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ABSTRACT

This manual addresses federal sources of aid for undergraduate students seeking to study overseas with emphasis on the requirements and administrative aspects of programs funded under Title IV of the Higher Education Act of 1965. These issues are addressed in five chapters: (1) "Governmental Financial Aid: Kinds, Sources, and Regulations" (a general overview of financial aid requirements and procedures); (2) "Applying Governmental Aid to Overseas Programs" (administrative mechanisms and procedures); (3) "Establishing and Maintaining a Campus Delivery System" (how study abroad advisers and administrators can influence their institutions' policies to increase the flow of financial aid to eligible students); (4) "Strategies for Improving Access to Financial Aid" (how federal financial rules are made, varying rule interpretations, and the general structure of state, institutional and private aid programs); and (5) "Other Sources of Financial Aid for Overseas Study" (institutional funding initiatives involving foundations, corporations and service organizations, etc.). An appendix, titled Forms and Other Useful Documents, includes an information sheet prepared by Brandeis University (Massachusetts) on financial aid available for study abroad, a similar information sheet from Georgetown University (District of Columbia), and a brochure, "Financial Aid Options for Study Abroad," produced by Louisiana State University. Includes 31 references. (JB)

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Financial Aid for Study Abroad:

A Manual for Advisers and Administrators

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Edited by

Stephen Cooper
William W. Cressey
Nancy K. Stubbs

With a foreword by J. William Fulbright

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Washington, D.C.

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Financial Aid for Study Abroad

A Manual for Advisers and Administrators

Edited by

Stephen Cooper, LOUISIANA STATE UNIVERSITY
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With a foreword by J. William Fulbright

NAFSA
National Association for Foreign Student Affairs
Washington, D.C.

Produced in collaboration with
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and
The Institute of International Education

The National Association for Foreign Student Affairs (NAFSA) is a nonprofit membership association that provides training, information, and other educational services to professionals in the field of international educational exchange. Its 6,100 members—from every state in the United States and more than 50 other countries—make it the largest professional membership association in the world concerned with the advancement of effective international educational exchange. Members represent primarily colleges and universities but also elementary and secondary schools, public and private educational associations, exchange organizations, national and international corporations and foundations, and community organizations. Through its publications, workshops, consultations with institutions, and conferences, the association serves as a source of professional training, a reference for standards of performance, and an advocate for the most effective operation of international educational exchange.

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Foreword

The complexity of modern society requires a much greater emphasis upon international education than was required in the past. The essence of intercultural education is the acquisition of empathy—the ability to see the world as others see it and to allow of the possibility that others may see it more accurately.

A critical challenge facing international education today is that of making overseas opportunities available to all sectors of our student population. In an era of ever-rising educational costs, it is essential that the financial means of access to programs overseas be available to all students. Governmental sources of financial aid are available to students who choose to obtain a portion of their education overseas, but the regulations governing their use are complex. University officials who must interpret these regulations and ensure institutional compliance do not always have a clear idea of what is allowed and what is required.

The present volume is designed to help study abroad advisers and financial aid administrators understand the correct procedures for making governmental sources of financial aid available for overseas programs.

It is my hope that in accomplishing this objective, the authors, editors, and sponsors of this publication will be making an important contribution to the humanization of international relationships and to the process of turning nations into people.

J. WILLIAM FULBRIGHT

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Introduction

In recent years an increasing concern has arisen within the community of study abroad advisers and administrators about the lack of uniformity in the application of financial aid to students in academic programs abroad. For example, though some institutions make all forms of financial aid available to students pursuing degree work, regardless of where studies actually take place, others restrict this aid to coursework taken at the home institution alone. As educators concerned with the significance of the international dimension in higher education, many members of the study abroad community have felt the need for guidance on the different forms of financial aid applicable to coursework pursued at foreign institutions and how best to deliver that aid.

For this reason, the Section on U.S. Students Abroad (SECUSSA) of the National Association for Foreign Student Affairs (NAFSA) proposed in 1986 that a task force be created to investigate problems related to financial aid and study abroad, and to explore possible solutions to those problems. A joint effort involving NAFSA and the Council on International Educational Exchange (CIEE) began that same year with the naming of a task force by SECUSSA. The members of the task force included study abroad administrators and advisers and financial aid administrators from various institutions (see Acknowledgments). The task force met twice in 1986: once in Bloomington, Indiana, to establish procedures for the study, and a second time in Washington, D.C., to attempt defining problems and solutions. At the Washington meeting, the task force decided to seek additional funding from NAFSA for a publication, and the general outline of this volume was determined. During the following two years, additional input was obtained from the study abroad community at sessions organized by the task force at regional and national meetings of both NAFSA and CIEE. In addition, a questionnaire was distributed and mailed to many study abroad offices.

Educators dedicated to the concept of study abroad share a common belief that an ideal educational environment ought to include some form of direct exposure to other peoples and cultures. The

"global village" is no longer just a slogan but a reality, which we ignore only at the expense of our children's future. Thus the ideal academic setting is one in which some form of international experience becomes an integral part of a college education, not merely an enhancement available to those students whose parents can afford it. The work of the task force was carried out in precisely this spirit. Moreover, the intent of regulations that apply to federal financial aid is to ensure access to the full range of higher educational opportunities for all students on an equal basis.

Much of what follows, therefore, deals with strategies for learning, respecting, and adapting to institutional attitudes that bear upon the funding of study abroad opportunities for students. The task force agreed to address only study abroad opportunities for which the institution will grant academic credit. Not just a sourcebook of information about the application of financial aid to study abroad, this manual is a guide to the effective utilization of this information i the context of a college or university administration. We trust it w stimulate those concerned with making study abroad an experience available to all students.

The primary focus here is upon federal sources of aid for individual undergraduate students, with particular emphasis on the programs included in Title IV of the Higher Education Act of 1965 as amended. While we do make some reference to forms of aid available to graduate students, the focus is upon undergraduates. We have not attempted to cover forms of assistance available for groups, and what we provide concerning state sources is of necessity rather general.

Chapter 1, "Governmental Financial Aid," presents a general overview of financial aid requirements and procedures, from both historical and practical points of view. We focus on federal requirements because they are the dominant and most uniform set of controls under which financial aid is disbursed to the study abroad student; state, institutional, and private sources of funding become respectively more individualized and harder to describe. This chapter provides an introduction to the application of financial aid to study abroad, describing how eligibility is established, how enrollment criteria are defined, and so forth. The concept of institutional consistency is also developed; we look for analogies and precedents in other areas as we develop an approach to study abroad aid.

The next chapter, "Applying Governmental Aid to Overseas Programs," illustrates administrative mechanisms and procedures necessary to implement financial aid. This chapter describes the function of the various offices on campus that deal with students studying abroad and discusses the nature of the lines of communication that need to

be established among them. It also provides a sample procedure for awarding financial aid to students studying in programs overseas. After collecting and evaluating a variety of models for implementing financial aid policies currently in use at different U.S. institutions, the task force decided to avoid exhaustive discussion of ways to accomplish each necessary task. Instead we provide a general idea of what has to be done, and show common ways to implement each task.

Chapter 3, "Establishing and Maintaining a Campus Delivery System," is addressed specifically to study abroad advisers and administrators. It describes in some detail how they can effectively influence their institutions' policies to increase the flow of financial aid to eligible students. It is concerned not only with establishing new administrative procedures, but with maintaining them in the face of changes in institutional structure and personnel. This chapter should be of value to both newcomers to the field and to those who have been in study abroad or at its fringes for some time.

While chapter 3 concentrates on the internal structure of the institution, chapter 4, "Strategies for Improving Access to Financial Aid," looks outward and examines how federal financial rules are made and the reasons different interpretations of the rules are possible at different institutions. It also surveys the general structure of state, institutional, and private aid programs, to give a broader view of the types of regulations and requirements that need to be dealt with. This chapter concludes with a set of strategies for networking among study abroad professionals, which we believe will give them greater influence.

The final chapter, "Other Sources of Financial Aid for Overseas Study," completes the financial aid "picture" by describing a variety of other sources that can be tapped to fund study abroad. Included are discussions of institutional funding initiatives; the potential for involving foundations, corporations, and service organizations; possible study abroad office projects; student exchanges; work abroad opportunities; and various other scholarship programs.

What we have to say is addressed to a variety of audiences, not just the purveyors of study abroad opportunities themselves. Thus we offer a resource that treats the concerns of many of those potentially involved in administering financial aid for off-campus education, such as members of an international programs office, financial aid administrators, registrars, bursars, and other college administrators. Our primary concern has been to meet the needs of relative novices in the world of financial aid regulations.

We cannot provide a definitive guide to the actual regulations, although we do devote considerable attention to them. Congress

revises them continually, and our purpose is to present material that will be useful for several years. The regulations themselves are detailed in government publications and those of the National Association of Student Financial Aid Administrators.

This book does not constitute legal advice. The editors, contributing authors, NAFSA, and the other collaborative institutions specifically disclaim responsibility for errors due to reliance on the materials contained herein. *Readers of this manual should not use it as a substitute for careful reference to actual regulations or for regular consultation with governmental and campus financial aid administrators.*

Nor do we provide interpretations of the regulations. Federal regulations are frequently written in a manner that stipulates intentions rather than specific modes of compliance, leaving it to the institution to determine how it will achieve compliance in a given instance, as long as it does so consistently. This point has surfaced repeatedly in task force discussions. A given regulation may produce different results in varying institutional contexts; what is important is that the school establish policies consistent with the regulation and that the school apply those policies consistently.

Although certain regulations have proven to be especially troublesome for the application of financial aid to study abroad, we do not here advocate any specific changes in the regulations themselves. Rather, attention is focused on developing strategies for better cooperation within the community of concerned administrators, so that the requirements of international education can be more effectively realized in the future.

We hope we have provided useful information for university personnel involved with study abroad and financial aid issues. We view the job of understanding and monitoring frequently changing federal regulations as a continuing process, and we seek our readers' assistance in the form of input: How might we improve the manual in a second edition, or, if NAFSA decided to make it available, on disk? Perhaps more important, we need the involvement of additional volunteers so the task force can grow and current members can be replaced as they take up other responsibilities in the field. Your comments, suggestions, and offers to help should be addressed to the Field Service Program, National Association for Foreign Student Affairs, 1860 19th Street, NW, Washington, DC 20009.

1
Governmental Financial Aid: Kinds, Sources, and Regulations

Defining Financial Aid

Study abroad programs may begin in the same way for most students: as a wish to be fulfilled if the finances can be realized. By availing themselves of various forms of financial aid, students may find that financial barriers are merely challenges to the completion of their educational endeavors. Study abroad advisers can facilitate the search for financial aid by knowing how it is defined and what the main sources of aid are. These advisers, however, can never be real experts in financial aid; rather, they can help create an atmosphere for students to receive the aid for which they are eligible. Advisers must also understand the basic responsibilities of students who get aid and the institutions that disburse it, and they must interact with various campus departments to make financial aid for study abroad a reality.

Financial aid is defined in the broadest sense as any funding that comes from a source besides students or their families and is used for achieving the students' educational goals. This definition can be refined by considering the different kinds of financial aid and different funding sources that are available. The typical student who depends on financial aid for higher education receives a "package" of different types of aid from various funding sources.

Types of aid include grants, scholarships, loans, and subsidized work, or work-study. The funding agencies are most typically categorized as the federal government, state governments, institutions of higher education, and all other suppliers, which are referred to as "private" sources. These may be individuals, businesses, foundations, religious organizations, or other institutions, both private and public. Financial aid offices in most institutions of higher education work with all types of aid from all of the funding sources; the most important funding sources, however, are the federal and state governments and the institutions themselves, as these provide the majority of financial aid used by college students. Since federal financial aid is available throughout the nation, and since many states base their requirements

on the federal model, this chapter focuses on federal aid when describing programs and requirements.

There are three broad areas of criteria for awarding aid: financial need, merit, and special qualities or background. Most federal and state financial aid requires the demonstration of financial need to qualify. Merit may be defined as outstanding academic ability in one or more areas, such as a special talent in music or art or athletic ability. Once a student is in college, a merit scholarship is often based on cumulative grade point average.

Special qualities or background can refer to many things, such as one's ethnic or religious heritage or parental place of employment. It is possible for one type of aid from one funding agency to require more than one eligibility standard, for example, an institutional performing arts scholarship that requires outstanding musical ability and a demonstration of financial need.

The student who receives a financial aid package will have to satisfy many different criteria for eligibility. Many students meet some criteria but not others, and are therefore eligible for some, but not all, aid. Because financial aid received from the federal and state governments is funded by taxpayer dollars, these agencies require substantial documentation of eligibility.

With study abroad students the question arises: can students who engage in study at a foreign institution qualify for federal financial aid? The answer, according to federal regulations, is yes.

The idea that federal financial aid can be used for overseas study programs is one that is now accepted in most major institutions of higher education. The Higher Education Act of 1965 was amended in 1980, stating, "for a student enrolled in an academic program which normally includes a formal program of study abroad, reasonable costs associated with such study" may be considered when determining eligibility for federal aid (Public Law 96-374, Title IV, Part F, Section 472-[6]).

The National Association of Student Financial Aid Administrators (NASFAA) publishes *The NASFAA Encyclopedia of Student Financial Aid*, used by financial aid administrators around the country to help interpret federal laws and regulations. The 1988 edition has this to say about the use of federal financial aid for study abroad programs:

> A student may receive campus-based aid for study outside the U.S. offered by the institution he or she is attending, or under a written agreement between the two or more institutions involved which indicates that the student is considered to be enrolled by the home institution at which he or she expects to receive a degree or certificate. As a regular student,

> the credits that are received for study abroad and transferable to the home institution must be accepted for credit toward the student's degree or certificate. Being considered a regular student while studying abroad is sufficient for the purpose of including a reasonable allowance for costs associated with such study in the student's campus-based cost of attendance. To be "normally included" in the course of study abroad does *not* have to be a *required* part of the degree or certificate program's curriculum in which the student is enrolled.
> Note: Although this Q&A dealt with campus-based programs, the same principle applies to the other Title IV programs.*

If one accepts, then, that federal financial aid can be used for overseas study programs, the job of the study abroad adviser becomes one of finding how the aid can be applied at his or her institution. This can involve many activities and strategies, which are discussed in following chapters.

It is difficult to make general statements about federal financial aid for two reasons. First, laws and regulations controlling how much aid is available and who gets it can and will be altered from year to year by legislative and departmental review. These changes sometimes require major revisions in how aid is awarded at the college level, and are best understood by relying on the financial aid administrators at institutions of higher education.

Second, even those federal programs governed by one law and set of regulations are open to some interpretation by the campus financial aid offices administering the aid. Financial aid administrators have the option of applying "professional judgment" to interpret regulations and to make exceptions to standard rules. Without such flexibility, rules made to affect thousands of students at hundreds of institutions could be unrealistically harsh, and the legitimate need to make interpretations that fit special situations could not be met.

The Development of Federal Aid Programs

Federal financial aid to higher education began early in this century. It was not until the 1960s, however, that federal aid was provided solely as a way to assist needy students in getting a college degree. Before that time, specific national needs drove the establishment of federal assistance programs. For instance, the Great Depression of the

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1930s spawned the National Youth Administrations College Work Program, which helped students go to college by providing work-study jobs.

Student financial assistance in the name of national defense began with the establishment of the ROTC programs in the 1920s. This was followed with the Serviceman's Readjustment Act (the GI Bill of Rights) in 1944, which provided servicemen and women an opportunity to reenter the work force with the advantage of enhanced educational credentials. The National Defense Education Act, passed in 1958 in response to the launching of the Russian sputnik, created the National Defense Student Loan Program. It required demonstrated financial need and offered financial incentives to enter certain professions experiencing a shortage of educated employees, predominantly in fields related to education and the armed forces.

The idea that the federal government should assist undergraduate students who are admitted to institutions of higher education but do not have the economic means to enroll is one that has guided the development of federal assistance programs in the last two decades. The Higher Education Act of 1965 incorporated existing loan and work-study programs and added the Educational Opportunity Grant and Guaranteed Loan programs. This act, along with subsequent amendments to it, signaled the expansion of federal aid programs and put into place most of the kinds of federal assistance available today. As noted earlier, it also specifically allowed the use of federal assistance for study abroad programs.

The introduction of the Educational Opportunity Grant Program through the Higher Education Act signaled a trend to provide increased stipends to needy students, without attempting to provide incentives to enter specific professions. In the mid-1970s, the Middle Income Student Assistance Act liberalized eligibility requirements for grants and also allowed subsidized guaranteed student loans to be used by any student, regardless of income or need.

Several years later, Congress liberalized the special allowance given to banks participating in the Guaranteed Loan Program, ensuring that lenders in the program would receive a favorable return. This led to an explosion of student loans in the early 1980s, which has recently been curbed somewhat by the 1985 Reauthorization of the Higher Education Act (the original act requires that Congress review, amend if necessary, and reauthorize it every five years). The 1985 amendments require that all students applying for guaranteed loans submit to a full analysis of financial need to qualify. This typifies the trend to distinguish between those students who can use parental or personal assets and those who cannot.

Types of Financial Aid

All financial assistance for higher education can be broken into four categories: grants, loans, work-study, and scholarships. Information on how students apply for federal aid appears under "Student and Institutional Responsibilities," below.

Grants. Grants are gifts based on financial need. The two major federal forms are Pell Grants (formerly called Basic Educational Opportunity Grants) and Supplemental Educational Opportunity Grants (SEOGs). Both require students to demonstrate financial need and to be enrolled at an institution of higher education. Pell Grants are awarded to the student; the institution receives reimbursement from the federal government for all Pell Grants awarded its students during a given academic year.

SEOGs are one of the "campus-based programs," so named because they are administered by financial aid administrators at the home institution. The school is given a sum of money, which it then parcels out to students according to financial need and other criteria. All campus-based programs are funded by the federal government and require the demonstration of financial need.

State grant programs may require financial need and often mandate full-time enrollment at the home campus. In addition, state grants are often restricted to residents of the state in which the home campus is located. Some state grants are based on special entitlement; for example, children of disabled veterans might be eligible for fee benefits, regardless of financial need. Since requirements vary greatly from state to state, information should be sought from campus financial aid offices about the types of grants available, eligibility requirements, and application procedures.

Loans. Two major types of low-interest loans, Perkins Loans (formerly National Direct Student Loans) and Stafford Loans (formerly Guaranteed Student Loans), are regulated by the federal government, as are Parent Loans for Undergraduate Students (PLUS), loans to parents to help fund the cost of education, and Supplemental Loans to Students.

Perkins Loans are another campus-based program; the federal government gives the campus a sum of money to provide to eligible students. For the past few years, the majority of funds available for Perkins Loans has come from the repayment of old loans. This cuts down on the amount that must be allocated by the federal government and helps ensure institutions' diligence in collecting old loans.

Perkins Loans have several advantages for students. The interest charged on the loans is very low (5 percent during the 1988–89 aca-

demic year) and is deferred until the student leaves school or drops below half-time status. Students need not have a credit rating to get these loans. Repayment of the principal begins after a grace period of either six or nine months (depending on when the loan was made) after leaving school or graduating. If the student returns to school, repayment of the principal can be deferred again. Students who enter certain careers, such as teaching handicapped children, working as a Head Start teacher, or serving in the Peace Corps or VISTA, will have a portion of their loans cancelled.

Stafford Loans are low-interest loans made to a student by a lending institution such as a bank, savings and loan association, or credit union. The loans are guaranteed by agencies in each state and reinsured by the federal government. Interest is deferred while students are enrolled. Repayment of the principal begins after the student leaves school and a grace period has expired.

Applicants for PLUS loans and Supplemental Loans to Students (SLS) may need to undergo credit analysis to qualify. These loans have higher interest rates than Stafford Loans, and, more important, they require that some repayment of either principal or interest begin within 60 days of the time the loan is disbursed.

The success (and profitability) of guaranteed loans has given rise to a new form of educational loan. These loans, which have several different names and are not part of federal or state guaranteed loan programs, are offered through banks and guaranteed by nonprofit agencies set up for the purpose of giving parent or student loans. Generally, applicants must undergo credit analysis to qualify but do not have to demonstrate financial need. These loans usually have lower interest rates than commercial loans, often allow for the deferment of principal payments until a student leaves school, and allow long-term repayment. While these loans may allow a student to go to the desired institution of higher education (or pay the higher costs of a study abroad program), there is growing concern that undergraduates are taking on debts that could be unmanageable when they graduate.

Work-study. The College Work-Study Program is offered through the federal government and some state governments, which subsidize a significant portion of students' salaries. As a campus-based program, federal work-study awards are determined by the campus financial aid office. Students may work for the home institution or for nonprofit organizations that sign special contracts with the institution.

It may be possible for a student to participate in the College Work-Study Program while abroad, but the employer must be directly

related, administratively, to the home campus. The law specifically forbids students to work for nonprofit agencies overseas.

Although this type of aid is not as attractive as grants, it is certainly more beneficial than loans. In addition, most research shows that students who are employed tend to perform better academically than nonworking students. The theory posed for this is that working students are better managers of their time and are more motivated, as demonstrated by the higher personal investment in their education.

Scholarships. Scholarships provide the greatest attraction since they do not have to be paid back, and, unlike grants, they are based on academic excellence or special qualities rather than on need. While the federal government has very few scholarship programs, many states and institutions of higher education do, and there are many private scholarships offered by nonprofit, religious, or work organizations.

Colleges and universities usually provide a listing of scholarships available through the institution. In addition, many libraries or financial aid offices have bibliographies and reference books available that list scholarships offered by outside sources.

There has been increasing publicity in the media concerning "thousands of unclaimed scholarships" for "billions" of dollars, and the visibility of scholarship search services has increased as a result. Although these services are in abundance, consumers should first determine the validity of the data base in use. Is it broad enough to include thousands of different scholarships, which have thousands of eligibility requirements?

In the case of scholarships for study abroad, the institution should circulate listings for any scholarships known to be available from other countries that might not be listed in basic resource materials. If scholarships are awarded through the study abroad office, all applicants should be given a reasonable opportunity to apply and adequate information regarding specific scholarships. Recipients should be selected by a system that has been carefully documented prior to implementation and that provides for fair consideration of all applicants.

Eligibility Requirements for Financial Aid

It is difficult to discuss in detail the eligibility requirements for federal financial aid, let alone for the many kinds of state, institutional, or private aid. Legal definitions of eligibility can also change each time the laws governing federal aid are changed. The U.S. Department of

Education, which administers higher education assistance programs, can also change regulations concerning eligibility, thus making thousands of students either eligible or ineligible for various types of aid. It is possible to summarize current requirements for federal aid and to consider how some of these requirements apply to receiving financial aid for study abroad programs.

Citizenship. To qualify for federal financial aid, students must be either U.S. citizens or "eligible noncitizens." (All phrases in quotations, as well as the general language used to define them, are taken from the publication *The Student Guide: Five Federal Financial Aid Programs*, published yearly by the United States Department of Education and available in financial aid offices and from the Department of Education, Box 24, Washington, DC 20044.) Eligible noncitizens include noncitizen U.S. nationals and some kinds of permanent residents and refugees. Only citizens and noncitizen nationals may qualify for Stafford, SLS, and PLUS loans for direct enrollment in a foreign institution.

Financial need. Most federal and state aid is awarded on the basis of "financial need," defined as the difference between the "cost of education" at a specific institution and the amount students and their families are expected to contribute. Both the cost of education and the "family contribution" are determined by using formulas to compute the cost of educational expenses and family and student income, assets, and benefits.

The cost of study abroad programs, which can be higher than the cost of education on the home campus, may be used in determining students' eligibility for federal financial aid. Because the calculation of the cost of education is regulated by law, it is important for the study abroad adviser to work with financial aid administrators on the home campus to help determine the cost of study abroad programs.

Enrollment. In general, students must be enrolled at least "half-time" to receive some types of aid. Professional judgment may be used to conserve and stretch scarce funds by increasing enrollment requirements. The definitions of "half-time" and "full-time" are based on minimums set by the Department of Education, and must be consistent throughout the institution.

Students must also be enrolled as "regular students" in an "eligible program" of study. A regular student is one who is enrolled at an institution to receive a degree or certificate, and an eligible program is one that culminates in a degree or certificate at an institution that participates in U.S. Department of Education financial programs.

Satisfactory progress. Students must be making "satisfactory academic progress" toward a degree or certificate. The definition of academic progress is set by each institution, within guidelines set by the federal government.

Other requirements and criteria. Eligibility requirements for financial aid can change with each congressional session. Current requirements include the following: students must not be in default on any previous federal loans because of nonpayment or owe a refund on any previously received grants. A "statement of educational purpose" must be signed stating that federal aid will be used for education-related expenses only. A "statement of registration status" must be signed declaring that the student has, if required, registered with the Selective Service.

Verification of eligibility. For the most part, the institution awarding the aid must verify students' compliance with eligibility requirements. The institution may require students to provide various documents as primary sources for verification. For instance, income tax records may be required from both the student and the parents or guardians to verify reported income or to determine if the student is claimed as a tax deduction. Verification of specific primary source documents is required for a certain percentage of students receiving Pell Grants. All of this can make the process of applying for financial aid even more complicated, both for the student and for the financial aid administrator.

Student and Institutional Responsibilities

Study abroad advisers who wish to facilitate the awarding of aid to their students need to understand the responsibilities of the student who receives federal aid and the institution disbursing that aid. In both cases, it is extremely important that regulations be understood and followed: negligence on the part of the student can result in ineligibility for future federal aid, and institutions that do not take adequate steps to ensure that aid is used legitimately can be required to repay all aid in a given category. Compliance with federal and state regulations, evaluated by audits of the institution's records, is an ongoing concern for financial aid administrators.

The responsibilities of the student can be summarized as follows:

1. Fill out application in a timely manner. Students initially apply for financial aid by filling out one of several general applications. Some states (for instance, California, Illinois, and Pennsylvania) have their

own applications. Most will accept either the Financial Aid Form (FAF), published by the College Scholarships Service, or the Family Financial Statement (FFS), published by the American College Testing Program. It is the responsibility of the student to determine which form his or her institution uses and to fill out the form completely and accurately and submit it by the deadline.

2. Provide primary source documents on demand. Both the FAF and FFS are processed at a central location. The information from the forms is sent to the colleges requested by the student. Students must then be prepared to produce any primary source documents required by the awarding institution, and must take responsibility for informing that institution of any changes in family finances which could affect the information already submitted.

3. Fill out or sign required applications and promissory notes. Students who are awarded a Stafford or SLS loan will also have to fill out a separate loan application and promissory note and have it processed by the home institution. Perkins Loan recipients will have to sign a promissory note before receiving their funds. It is the student's responsibility to see that these documents are signed and returned in a timely manner so that aid can be processed.

Besides monitoring student compliance with federal and state regulations, financial aid officers, who are responsible for institutional compliance, must complete a number of tasks before aid can be awarded and disbursed. (A sample calendar of financial aid activities appears at the end of this chapter.)

A campus budget must be designed, outlining the cost of education for different categories of students (e.g., in-state, out-of-state, students living on campus, students living at home). These budgets are designed according to federal and state standards, but are created to reflect each institution's particular costs.

Disbursement dates must be established within the boundaries of regulatory requirements. This is not as simple as it would appear, since aid may not be disbursed until various student compliance matters are settled. For instance, institutions may decide to verify student information before aid is disbursed. This means that students must turn in appropriate source documents soon enough to allow for the verification process. If documents are not turned in, shall aid be withheld even if tuition and fees are due? What contingencies will be made for students who cannot pay tuition and fees because of withheld aid? What if students have not signed the financial aid award letters? When do students sign Perkins Loan promissory notes? When are the statements of educational purpose and registration status signed? All

of these decisions are left to the institution's financial aid office and must be made before aid can be awarded.

Decisions must be made on how to package the various types of financial aid. Packaging financial aid involves combining different types of aid (scholarships, grants, employment, and loans) from different sources (federal, state, institutional, and private). Student eligibility criteria and funding limits vary among financial aid programs, so the packaging process is intricate and complex.

Although basic regulations for administration may be outlined by the government, some discretionary judgments are left to the institution's financial aid administrator. It is in this way that packaging "philosophy" becomes defined. For instance, a number of study abroad participants may show exceptional academic talent, but they may not demonstrate financial need. The recognition of academic merit in a monetary way is an institutional decision to expend discretionary funds that might otherwise be available to needy students; yet, monetary awards indicate that the institution values its student scholars.

Models for granting aid to students in nontraditional programs can be found in the treatment of gradute students conducting research, undergraduate students who are student teaching away from the campus, and students participating in internship programs. These exceptions to the "standard" can be used to make a case for allowing financial aid for study abroad students.

Since the duration of study abroad programs is often inconsistent with the standard academic calendar, there should be some flexibility in application deadlines, financial aid disbursement dates, and award renewal requirements imposed on students wishing to participate in international education. At the same time, effective management of student aid requires an award system that includes deadlines. Federal and state regulations frequently outline the framework in which financial aid may be disbursed. However, it is important to know the difference between institutional policies and actual regulations so the student's program of study can be accommodated.

With insufficient funds to meet the needs of students, institutions frequently "target" their awards to certain groups. These groups may receive preferential treatment; for example, incoming freshmen, high-risk minority and nontraditional students, or students showing great academic promise may be given a larger proportion of institutional aid. This must be carefully balanced against the requirement to make campus-based federal funds reasonably available to all groups.

Institutional priorities can either help or hurt study abroad students. The packaging treatment these students receive can determine

the amounts and attractiveness of their financial aid awards. For example, if the institution restricts awards to on-campus costs, needy students may be denied study abroad opportunities. While this is not, in the opinion of study abroad advisers, in the best interests of students, it is important for the advisers to have some idea of the overall packaging philosophy in order to have a positive impact on the process of awarding aid.

Study abroad advisers who wish to see their students receive aid must be prepared to take certain responsibilities, especially during an audit. For example, if financial aid awards are based on student costs researched by the study abroad office, the study abroad office will be required to explain the rationale for budgetary calculations. If the registrar determines the enrollment status or degree status of a student based on statements from a study abroad office, the study abroad office must have academic documentation consistent with on-campus programs administered by the institution. If periods of enrollment in study abroad programs are not consistent with the institution's calendar and the student receives financial aid based on that calendar, the study abroad office must provide documentation that these programs are parallel to and consistent with on-campus academic programs.

In addition to making decisions about budgeting, packaging, verification, and disbursement, financial aid offices must provide timely and accurate information to students, especially since students are responsible for meeting deadlines and turning in appropriate documents. Application procedures for various kinds of aid should be outlined in a reasonable and understandable manner, and appeal processes should be defined. Billing and repayment procedures and the student's rights and responsibilities as an aid applicant and recipient should be documented and readily available.

Institutions through their financial aid offices are required to notify all students of action taken in response to applications submitted and to specify the basis on which decisions were made. Information made available to students receiving awards should include the educational costs considered when making awards, the total family contribution expected, sources and amounts of financial aid awarded to the student, and the terms and conditions of awards.

Students going on study abroad programs who receive financial aid may have special needs that the study abroad office can help satisfy. Costs should be explained in terms that are comparable to on-campus educational expenses (tuition and fees, books, room and board, transportation, and personal costs are the five standard items considered for financial aid). These costs should be carefully researched so they are realistic and adequate. Timing the collection of

tuition and study abroad fees should reflect the fact that students will not be on campus to respond to requests for payment or for additional information.

Responsibilities of the Study Abroad Office; Special Problems

Study abroad students are not, by definition, a "normal" population for the typical campus. They are studying elsewhere but need to be enrolled on the home campus. They are taking courses at another institution that must be evaluated for relevancy to a home-campus degree. Most important, they are not present to look after their own registration, financial aid, bills, transcripts, and other bureaucratic processes that tie them to the campus and make their progress toward a degree possible. Their unique situation is often the greatest obstacle to finding agreement on how financial aid can be used while studying abroad. The study abroad office has the primary responsibility to help overcome the problems caused by this population's situation.

Following is a list of potential problems that must be solved to satisfy the needs of study abroad students, the departments handling bureaucratic procedures on the home campus, and the auditors whose job it is to measure compliance with federal, state, and institutional regulations. Suggesting a solution to any of these is fraught with danger, since there may be as many solutions as there are systems and institutions, but at least one solution that has proven workable is included with each problem, to be used as a point of departure by individual campuses.

1. Verification of enrollment

Question: How will the home campus show that the student is enrolled, to satisfy federal financial aid regulations?

Answer: A "dummy" course called Study Abroad, an enrollment on a special campus named Study Abroad, or an electronic "flag" that the computer interprets as full-time enrollment might suffice. The cooperation of the registrar, the admissions office, and the campus computer office to reprogram computers might be required. The study abroad office must supply assurance that students registered in these ways are actually enrolled at the foreign institution.

Question: How will people who need to know (financial aid administrators, the registrar, academic departments) be informed if a student withdraws before or during a study abroad program?

Answer: The student can be required to send periodic reports of progress, or the study abroad office can take responsibility for maintaining contact and informing the relevant offices.

2. Verification of the cost of education

Question: Who determines the cost of education according to federal guidelines? How is the cost of another institution's study abroad program verified?

Answer: For programs administered by the home campus, the study abroad office should determine the cost of education in consultation with financial aid administrators. If students participate in a study abroad program sponsored by another campus and are given aid by the home campus, they may be required to get sufficient documentation from the sponsoring campus.

3. Verification of primary source documents for financial aid

Question: If, after students leave for overseas programs, it is determined that students or parents need to supply tax forms, verification of assets or liabilities, new Student Aid Reports, and the like, whose responsibility is it to track down the student and make the request?

Answer: The responsibility might rest with the financial aid office, if the student is required to leave valid addresses there before departing, or it might rest with the study abroad office. Either way, the study abroad office should give full assistance to assure compliance with regulations.

4. Verification of satisfactory progress

Question: Federal law requires that students show satisfactory progress toward a degree if they are to remain eligible for financial aid. Financial aid offices usually gauge this by programming a computer to monitor the number of hours completed successfully each term by students who receive financial aid. Since study abroad grades are often not posted for months after a program ends, how will satisfactory progress requirements be monitored for this group?

Answer: This can be a difficult problem, especially if credit is not "guaranteed" to students before they leave. Academic departments, the registrar, the study abroad office, and computer programmers may all have to join with the financial aid office to find solutions, but it is probably the responsibility of the study abroad office to monitor the progress of all study abroad students who receive financial aid and to provide information to other offices on campus.

5. Credit transfer

Question: Must the home institution agree to accept credit from a foreign institution, or from another U.S. institution administering a study abroad program, to give financial aid to a student?

Answer: Yes. Federal regulations stipulate that two or more institutions can enter into a contract to provide a student with a portion of his or her education while the home institution awards federal aid to the

student. The amount of a degree program that can be completed in this manner is defined. The financial aid office should be consulted to be sure that minimum requirements are met, and that the institutions involved fit the definition of those bodies that can enter such an agreement.

*Question:*how is study abroad credit listed on the home institution's transcript? Should credit be treated as if it were earned on the home campus?

Answer: There is no one way to treat study abroad credit. The parties involved in deciding treatment include the study abroad office, the financial aid office, academic deans and faculty, admissions credentials evaluators, and the registrar. Each institution must work out its own solution and apply it consistently.

Question: What process is used to review study abroad credit for the home institution's transcript? Who translates foreign titles? Are letter grades or pass/fail used? How are hours of credit determined? Who follows up if credit fails to appear from the sponsoring institution in a timely manner?

Answer: Again, each school must develop its own system and use it consistently. Good models already exist.

6. Disbursement of financial aid

Question: When is it appropriate to delegate powers of attorney for getting financial aid? Who keeps them? Who can use them?

Answer: If students are allowed to designate persons to receive their aid while they are overseas, the bursar's, financial aid, and study abroad offices must carefully coordinate this activity to avoid improper and untimely releases of aid for study abroad students. Legal restrictions on the use of powers of attorney (for instance, federal law states that Stafford and Perkins Loan checks may be signed only by the person receiving the loan) must be considered. The release of student aid to persons with powers of attorney may be restricted by state or institutional regulations.

Question: When deciding on the timing of disbursements, who determines that the study abroad student has actually enrolled overseas? Who sets dates of disbursement if the study abroad dates do not correspond with the normal cycle at the home institution?

Answer: The study abroad office usually determines if a student has enrolled overseas. This office must play an active part in setting dates of disbursement; responsibility for disbursing the aid, however, must rest with the bursar's office, which must take into account the legal requirements of the federal government, the state, and/or the institution itself.

Question: How will checks that must be endorsed by the student reach the student overseas? Who pays the postage? Who traces checks that disappear?
Answer: There are several solutions to the first problem, such as working with local banks, allowing students to endorse checks before they are released to the home institution, or mailing checks overseas to each student. The cost of postage and responsibility for tracing lost checks can be imposed on the student or can be paid by the study abroad office, the bursar's office, or a combination thereof.
Question: Can students who receive financial aid from the home institution have tuition and fee billing dates deferred? If students are participating in another institution's programs, can aid be released early? How will the money reach the second institution after the student has left?
Answer: Some campuses defer tuition and fee billing dates, release aid early, or release an entire academic year's aid in the fall. This can lead to problems if the student drops out of the program before it is completed. Study abroad offices must be prepared to defer study abroad charges and to certify to other institutions that students will get aid. These offices may also need to work with the bursar to release financial aid funds to a second institution. Or, the student may be solely responsible for making all of the arrangements.
Question: How are financial aid refunds sent to students or to a sponsoring institution? Who must keep track of addresses, pay the postage, etc.?
Answer: Students may be instructed to make individual arrangements with the bursar's office. Their parents may need to acquire powers of attorney to pick up refunds. Or, study abroad offices and the bursar may keep track of the necessary information and assume responsibility for getting refunds to the right place.

7. Student advocacy

Question: If the home campus requires that the student assume responsibility for determining if his or her registration, tuition and fee bill, financial aid award, transcript, etc., are correct, who will do this while the student is overseas? Who helps the student after his or her return?
Answer: Depending on the type of problem, the student will have to seek help from various offices, but it is probably the study abroad office that steps in while the student is gone and helps resolve conflicts after the student returns.
Question: How does the student studying abroad get financial aid applications for the next term he or she will take on the home campus? How are questions and requests for further information handled?

Answer: This can be left entirely to the student, but many institutions find it creates fewer problems in the long run to coordinate activities between the study abroad and financial aid offices.
Question: Whose responsibility is it to "tell" the home campus's computer where to find the student overseas? How will the student get information about applying for aid and registering for the next term if the computer does not have a current address?
Answer: Some study abroad offices will send students' mail overseas (and pay the postage required). In other cases, students may be required to send the home campus their overseas addresses, once they are known, so they can be fed into the computer.

How the study abroad staff works with students and with other campus departments is of great importance. Some study abroad staff members may function as referral agents only and become familiar with all campus services and with other staff "experts." Some may act as ombudsmen, assisting the student when difficulties arise and acting as intermediaries or advocates.

The study abroad office may also disseminate certain types of information on a systematic basis, first to students as financial aid applicants, then as study abroad participants, and finally as returnees to the home campus who must reapply for financial aid. The types and accuracy of information are as important as its appropriateness and timing.

Some study abroad staff members may become directly involved in the financial aid process, either at the application, verification, or disbursement stages. They may obtain specific information pertaining to student eligibility for financial aid programs and may be actively involved in the disbursement process while the students are out of the country. The study abroad office may also, for the convenience of the student, follow up on reapplication for aid and encourage students to meet deadlines and submit required information.

The role of the study abroad office with regard to student financial aid should be carefully and deliberately defined. Factors such as the size of the office, the number of students being served, and the willingness and capability of the financial aid, bursar's, registrar's, and other offices to perform specialized tasks for these students should be taken into consideration.

It is important that the study abroad office understand the complexities of becoming involved with financial aid and understand the needs and requirements of experts in the financial aid office. Both offices should work together to understand the needs of the study abroad student as well as administrative and campus priorities, the

requirements of federal and state regulations, and the capacity of campus computer systems.

Sample Calendar of Financial Aid Activities

The following calendar shows one complete cycle of financial aid activity for an academic year of two semesters. Dates listed are approximate; for exact dates, check with your own financial aid office.

November–December	Financial aid applications for the next academic year mailed to institutions to give to students. Financial aid offices begin disseminating information about applying for aid and assisting students with applications.
January 1	First date student can mail applications to processing center for next academic year.
January–February	Financial aid offices work on student budgets and packaging policies so awards can be made for next academic year. Application processing centers begin sending raw data to schools specified by aid applicants—continues throughout academic year as new or corrected applications are received. Student Aid Reports sent to students applying for Pell Grants; students turn them in to appropriate colleges—continues throughout academic year.
February–June	Financial aid offices begin sending out requests to verify data contained on aid applications. Verification continues throughout academic year. Financial aid offices begin packaging awards for next academic year and sending award notices to students. A "preferred filing date" may be established by financial aid office as a way to "sort" students and help stretch scarce resources.
April–May	Students eligible for Stafford Loans encouraged to begin the application process, which can take place throughout the academic year.
May–September	Students receiving Perkins Loans begin signing promissory notes.
August–October	Disbursement of aid through bursar's office begins. Stafford Loan checks begin arriving from lending agencies. Verification of student enrollment done in cooperation with registrar.
December–February	Verification of satisfactory progress done with registrar. Stafford Loan checks for second term received from lending agencies. Disbursement of aid for second term

	begins through bursar's office. Verification of enrollment for second term done with registrar.
May–June	Verification of satisfactory progress for second term done with registrar. Financial aid not disbursed by last day of class cancelled or subjected to appeal for late disbursement.

2
Applying Governmental Aid to Overseas Programs

Introduction

This chapter describes a model set of procedures appropriate for use on most campuses for awarding governmental forms of financial aid to students in overseas programs. Although no single model for implementing financial aid for study abroad can be used successfully by all institutions, certain standard procedures must be followed if the awards are to be made within the context stipulated by the law and described in the previous chapter. Strategies should be developed at each institution based on the general framework presented here incorporating variations appropriate for specific institutional circumstances.

The suggestions contained in this chapter are based primarily on the provisions in federal law and regulations governing the use of federal aid for overseas programs. Many forms of state aid are based on the same legal requirements; since there are differences, however, an institution should check carefully the laws and regulations of its state to ensure compliance with them.

Basic Institutional Decisions

While the law states a number of requirements that must be met by students and institutions to award financial aid, considerable latitude is allowed to schools to make their own policies in some areas. The general principle is that an institution's policies may be more restrictive than the law; they may not, however, be less restrictive.

What types of aid should be granted to which study abroad programs? A policy decision must be made at each institution concerning whether to allow financial aid for overseas study, and if so which types of aid will be allowed for which types of overseas program. Types of aid can be categorized as follows:

1. Federal financial aid programs authorized under Title IV of the Higher Education Act of 1965 and its amendments. These can be subdivided into campus-based programs and entitlement programs. Campus-based programs are Perkins Loans, the College Work-Study Program, and the Supplemental Educational Opportunity Grant Program. For these programs the institution is awarded a fixed dollar amount and has some discretion as to how this money is allocated among its students. The student entitlement programs are the Pell Grants, Stafford Loans, PLUS loans, and State Student Incentive Grant programs. For these programs a student applies directly for the aid in question and receives awards based on his or her eligibility.
2. State financial aid programs.
3. Aid derived from the institution's own funds.
4. Grants and loans derived from private sources.

In connection with Title IV aid, there are important distinctions between (1) an institution's own programs, (2) those sponsored by other institutions, and (3) arrangements made to enroll students directly and independently overseas.

In general, an institution's own programs are automatically eligible for financial aid. In the other two cases, it will usually be necessary for the institution awarding Title IV aid to have a contractual agreement with the other institution or overseas program (discussed later in this chapter). In addition, since federal regulations allow aid to degree candidates pursuing a course of study at least half-time, it will also be necessary to reach an institutional decision on whether aid will be awarded for less than a full course of study overseas.

The study abroad office may feel that the appropriate policy is to allow all forms of financial aid for all eligible students studying overseas, but other constituencies within the institution may have different priorities and therefore different views on the matter. Chapter 3 is designed to help the study abroad office influence these policy decisions on the home campus. While many institutions do in fact allow all forms of financial aid to be used for all overseas programs, others commonly allow all forms of financial aid to be applied to the institution's *own* programs, but only certain kinds to programs sponsored by other institutions. It is rare for an institution not to allow any financial aid to be used for overseas study, and in the case of the entitlement programs under Title IV, this is illegal.

Who is responsible for administrative details? To enable a student to use a complete financial aid package for a study abroad program, a fair amount of extra paperwork must be carried out. Who will do

this—the student or the institution? The financial aid office needs information of various sorts concerning the student's program, the cost of the program, the student's financial situation, and the student's progress toward a degree. A basic policy issue is involved in determining who will be responsible for correctly assembling the information and disseminating it to those who need access to it.

An institution that places emphasis on providing services to individual students may take the view that it has the responsibility to assemble this information, transmit it from one office to another, keep track of it, and assure its availability to compliance officers. On the other hand, an institution that for budgetary or philosophical reasons prefers to place the responsibility with the student may take the position that the institution is responsible for telling the student what needs to be done, but the student is responsible for providing documentation to carry out many of the steps in obtaining aid. In either case, the institution and especially the study abroad office will need to understand those steps and must have defined a viable procedure for ensuring that they are carried out.

Basis for student budgets. A program overseas may cost the student more or less than the on-campus student budget used by the financial aid office in its awards process. The financial aid office needs to decide whether or not to adjust the student's budget (and award) to fit study abroad costs. Federal regulations governing allowable educational expenses require student budgets to reflect real student costs and be set in a consistent manner for all students.

Allocation of responsibilities among administrative units. Once the institution's responsibilities have been determined, they must be allocated among various offices. In the following section the various offices that may be involved are described and suggestions are made for their roles; there are variations among institutions, however, and each institution must determine how it will allocate responsibilities.

Key Offices and Their Roles

Although it is not possible to specify for all institutions which offices should perform which tasks, it is necessary to define essential tasks. For the purpose of clarity we will indicate the office that typically may be involved in carrying out certain tasks. It is understood, however, that offices have different names and different functions at various institutions of higher education. Some of these functions may be allocated to offices other than those suggested here, and at smaller

schools many of the offices may be combined into units with wider ranges of responsibilities.

Study abroad office. Since the study abroad office has the primary responsibility for encouraging, overseeing, and monitoring overseas study, it must bear primary responsibility for advocacy on behalf of its students. It is important, therefore, for someone in the study abroad office to have a complete understanding of the legal requirements and of possible mechanisms for satisfying these requirements. It is also important for a member of the study abroad staff to be familiar with the responsibilities of the other university administrators who will be involved, to understand the concerns of these individuals, and to develop effective ways of relating to them.

Beyond this, the key function of the study abroad office will be that of establishing a mechanism for gathering required information and providing it to other offices that need it in connection with financial aid awards. The basic information needed for each program is the following: Who sponsors the program and what is the sponsor's legal status (e.g., accredited institution of higher education, nonprofit corporation, for-profit corporation, foreign university)? What is the cost of attending the program (this includes both the fees actually levied by the sponsoring institution and other costs such as transportation, lodging, food, supplies, clothing, personal expenses)? What is the duration of the program? (In some instances, the actual beginning dates of classes and of the academic session must be specified to ensure compliance with regulations.) How many and what sorts of courses are needed to fulfill institutional definitions of full-time and half-time enrollment?

In most institutions the study abroad office is responsible only for those items pertaining directly to the student's overseas program and his or her participation in it; it is important, however, for the study abroad office to be aware of all the types of information required.

In addition to responsibility for gathering and providing certain kinds of information to appropriate officials, the study abroad office may be responsible for implementing procedures to cover many of the steps involved in making awards. Certainly the study abroad office should assume responsibility for providing information to students that will enable them to ensure that their aid will be awarded and disbursed in a timely fashion.

Registrar's office. The registrar is responsible for certifying to appropriate authorities that during the period of study overseas the student is registered on the home campus, is a degree candidate, and is

enrolled for at least a half-time course of study, all of which are required to receive financial aid for study abroad. In the case of on-campus study, enrollment of the student happens automatically in connection with the registration process and is such a standard procedure that we rarely even think about it. In the case of an overseas program, however, procedures for enrolling and registering students may differ greatly from campus to campus. Typically, enrollment of study abroad students is achieved by establishing a special course or courses associated with overseas studies or with specific programs. It is not necessary to register the student for the actual courses taken overseas; it is only necessary that the registration status assigned to the student be defined by the institution as at least a half-time course of study. Once the program is completed and the actual credit earned is available, this information must be substituted for the "artificial" enrollment used while the program was in progress.

Financial aid office. The financial aid office is responsible for collecting information concerning the student's financial status, "packaging" various forms of financial aid to form a complete award, and complying with the regulations that govern various forms of aid. In addition, the financial aid office is usually responsible for publicizing the various forms of aid that are available and for counseling students. On some campuses, the financial aid office may be responsible for actual disbursement of aid.

Admissions office. The role of the admissions office in study abroad varies considerably from institution to institution. On some campuses the admissions office may not be involved at all. In other cases, it may be charged with readmitting students who have been placed on leave during the period overseas; it may be involved in evaluating transcripts from foreign institutions; or it may be responsible for awarding transfer credit for certain kinds of overseas programs. In any event, someone has the responsibility for awarding credit and forwarding that information to the registrar for posting on the student's transcript. In connection with study abroad programs the admissions office has an impact on the satisfactory progress of the student, and it is therefore important to coordinate policies with this office.

Bursar's office. The bursar's (or treasurer's) office typically has responsibility for collecting money and disbursing it. When the student pays tuition for the study abroad program, the bursar's office may collect these funds. When a financial aid award is credited to the student's account, the financial aid office may send notification of this credit to

the bursar's office. If the study abroad office is responsible for paying fees on behalf of students overseas, it may request a check from the bursar's office. Fiscal procedures, however, vary widely from institution to institution, and these are only examples of possible bursar's office procedures.

Chief academic officer. The academic vice-president or other chief academic officer typically has responsibility for approving major policy decisions governing study abroad programs and their financial aspects. The chief academic officer may also have responsibility for approving the procedures designed to implement policies.

Deans and department chairs. Deans and department chairs typically have responsibility for determining which overseas programs will be approved for students in their academic units and what sorts of courses can be applied as credit toward graduation, the major, and/or the completion of certain general education requirements. Since all of these decisions have an impact on the satisfactory progress of the student, these offices play a key role in the financial aid process.

Lines of Communication

In awarding financial aid, lines of communication need to be established among the various offices involved. Office designations suggested in the previous section are used below to refer to those entities initiating or receiving communications; if an institution differs in assigning responsibilities, it will be necessary to make the appropriate substitutions.

Study abroad office to financial aid office. Items that need to be communicated are those that have to do with the program itself: dates, costs, definitions of full- and half-time courses of study, and satisfactory progress.

One of the most complicated tasks assigned to the study abroad office on some campuses is determining a student budget for each program. On many campuses, individual program budgets are not requested for study abroad students, and this simplifies matters considerably. If a budget is required, it must be revised each year and must take into consideration such factors as inflation in the host country and the rate of exchange between the dollar and the host country's currency. Budgets must be written early in the year preceding the year of study abroad and must be received by the financial aid office by the time it begins packaging awards for individual students.

In addition, the study abroad office must provide the financial aid office with lists of students enrolled in certain categories of programs.

Study abroad office to registrar. The study abroad office needs to provide certain information to the registrar concerning each program it administers and each program in which students will be enrolled while abroad. For example, if registration is used to generate a tuition charge against a student, the study abroad office must inform the registrar of the amount of fees and how those fees are to be credited. Typically, the study abroad office is also responsible for providing the registrar with lists of students to be enrolled in the various courses the registrar maintains for overseas programming. The study abroad office could also be responsible for providing information concerning student withdrawals from programs prior to completion. In most cases, after the completion of the program the study abroad office plays some role in posting appropriate credits and grades to the student's transcript.

Study abroad office to academic offices. The study abroad office is typically responsible for maintaining information concerning the academic content of various programs and courses. This information must usually be updated yearly and provided to the appropriate departmental or school faculty members so they can make informed decisions concerning applicability of credit.

Study abroad office to bursar. The study abroad office may or may not be responsible for posting charges against student accounts and/or making payments for students who are overseas. These transactions are usually carried out through the bursar's office.

Study abroad office to students. The study abroad office is typically involved with three different groups of students each year: applicants for the following year, students abroad during the current year, and returnees. Financial aid information of various sorts needs to be provided to each group, and the study abroad office is usually responsible for doing this. An effective vehicle in use on many campuses is a newsletter for study abroad participants.

Applicants need to know the costs of programs, what kinds of financial aid can be used for each program the applicant may be considering, what procedures must be followed to receive a financial aid award, and, perhaps most important, what students must do and not do to ensure continued deferment on any existing loans (e.g., if a student is not enrolled at an eligible institution while overseas, the

lender may require the student to begin repaying previous loans).

Study abroad participants need to know their responsibilities in connection with their financial aid packages while they are abroad. This applies to both their current aid and aid for the year they return to the home campus. The study abroad office may be involved in sending checks to the students and in advising them concerning transfer of funds from the United States to overseas and vice versa.

Returnees need to know their responsibilities in connection with getting credit for study abroad and maintaining financial aid status.

A Sample Procedure for Awarding Governmental Aid for Overseas Programs

Gathering information. The first step in the award process is gathering required information concerning the overseas program and its costs. This is true whether the program is sponsored by the student's home campus or another institution. In general, the following information is required:

Duration of program and dates. This is defined as the "payment period or periods." When does the program begin and when does it end? What is the first day of classes and what is the first day the students are required to be in the host city? What is the last day of classes and when does the examination period end?

Definition of a full course of study. What constitutes full-time or half-time enrollment in the program; how many semester hours, quarter hours, or clock hours is the student required to attempt at the overseas school? In some cases, requirements may be set by the program sponsor, and in others they may be determined by an office on the student's home campus. Where Title IV aid is concerned, the definitions must be consistent with the home campus's definitions, which have been set according to regulatory requirements.

Definition of satisfactory progress. What must the student achieve during the period of study abroad to make "satisfactory progress" toward the degree, and how does this relate to the home school's definition? In general this will be decided by an office on the home campus. A complication in some cases is the lack of mid-year grades at overseas institutions that do not have semesters (see chapter 3).

Cost of attendance. What will it cost the student to attend the program? Cost should include not only the actual fees charged, but other expenses (if they are not included in the program fee): housing and food; international transportation; passport, visa, and other fees related to formalities; textbooks and other supplies; personal expenses; and other costs resulting from special circumstances in the host coun-

try (e.g., extra clothing required due to climatic conditions). The institution's financial aid office will have written a student budget for a semester on the home campus; having a copy of this will give a better idea of the items that should be included in the cost of attendance.

Establishing the study abroad program as part of the home-campus degree program. To be eligible for governmental aid awarded by the home campus, a student must be enrolled in a program that is an integral part of his or her degree program. An institution must formally establish that the study abroad programs it accepts are indeed integrated into the students' degree programs. In the case of an institution's own program, this can be done by drafting a written policy statement certifying that participation in the program earns credits that count toward a degree that the home institution awards.

In the case of programs sponsored by other institutions and in the case of students who enroll directly in a foreign institution, this is more complicated.

Programs sponsored by other institutions. An institution can award federal financial aid to its students who are enrolled in a program sponsored by another institution providing the following conditions are met:

1. The home institution must enter into a contract with the sponsoring institution essentially engaging the sponsoring institution as a subcontractor to provide a portion of the student's educational program.
2. The home institution must give credit for the contracted program on the same basis as if it provided that portion of the student's education itself.
3. The contracted program must not exceed 25 percent of the student's total degree program.

The contract should state the following:

1. Which institution will consider the student enrolled (this should be the home institution in most cases).
2. What the student's tuition, fees, and room and board costs are at each school.
3. What the student's enrollment status will be at each school (usually this will be "enrolled in overseas study" at the home institution and "visiting student" at the other college or university).
4. What the procedures are for calculating awards, disbursing aid, keeping records, and distributing refunds of Title IV program funds. Usually the home institution's study abroad office will calculate the

student's budget based on a fee estimate supplied by the other institution and submit this information to the financial aid office. The financial aid office then will calculate the award, disburse the aid, keep records, and distribute refunds, if any, in the usual fashion.

Direct enrollment abroad. If a student wishes to study abroad independently by enrolling directly in a foreign college or university, aid can be awarded in two ways:

1. If an overseas school has applied to the U.S. Department of Education and has been approved to award Stafford Loans, the overseas school can award that aid directly and handle the required certification procedures. The Department of Education maintains a list of schools overseas that have been approved. Very few of the institutions to which study abroad candidates usually apply are on this list. Therefore, the second way of awarding aid is usually required.
2. By executing a contract with the overseas school as described above, the home institution can award all federal aid for which a student is eligible.

Either method entails effort, and some risk is involved, since some overseas schools may not carry out the required procedures in a timely manner.

Establishing a procedure for registering students. To be eligible for governmental aid awarded by the home campus, students must be enrolled at the home institution. This is usually done by providing a way for students to enroll at home for the period they are abroad. Three procedures are in widespread use at major U.S. universities:

Course-by-course registration. If the program is actually run by the home school, and if there is a good means of communication between home and abroad, students can be registered directly into the courses they will be taking overseas. This is perhaps the most straightforward approach if it is possible. A computer listing can be established for each course taught overseas; students are then registered into these courses and grades are posted in the normal way, just as if the courses were being taught on the home campus.

Program-by-program registration. In cases where the above method will not work, some institutions set up umbrella course listings for each overseas program that has been accepted for graduation credit (this can include both the institution's own programs and those sponsored by other institutions). The course listing has a number and a title (e.g., "State University Program in Paris"), and is usually listed temporarily as awarding zero credits (the actual credits earned are

posted to the transcript after the student returns). To validate this procedure, zero credit enrollment in these courses should be incorporated into the definition of a full course of study by the institution (i.e., the registrar or director of financial aid). This is a common practice, completely consistent with federal law and regulations governing financial aid. One danger of the zero-credit registration, explained in chapter 3, is that someone with access to the campus computer may see a student registered for no credit and infer that the student is not registered full-time.

At larger institutions, the definition of a full course of study includes a list of specifications for various types of students, courses, and programs. It may in fact already contain some categories in which a full course of study awards zero credits (e.g., thesis research students). At smaller schools there may be a more restricted definition, and it may take some persuasion to get a special definition for study abroad added.

Single registration for study abroad. In still other cases, it may be preferable to establish a single course or classification for all study abroad participants. This will be essentially a simplified version of the procedure outlined above, but will carry a generic title such as "Approved Study Abroad Program." At some institutions, it may be helpful to use both the program-by-program approach and the single-registration approach, especially if different types of aid are to be awarded for home-campus and other-sponsor programs.

Applying the procedure to students. Once information has been gathered and the mechanisms described above are in place, an institution will be ready to handle the needs of study abroad students, which are similar to the needs of students at home: students must apply for the program, apply for aid, be advised, and register. Procedures will vary widely among institutions and are for the most part similar or identical to those followed by home-campus students. A few points should be clarified.

Most important is that since these students are doing something out of the ordinary, the study abroad office will have to monitor procedures, especially during the first few years, to make sure everything is going smoothly. The degree of help and/or monitoring provided by the office will depend upon institutional policy decisions as suggested in "Basic Institutional Decisions," above.

It is also worth noting that establishing contracts with other institutions creates an obligation on the part of the home institution to provide advising and other forms of assistance analogous to those provided to home-campus students. Although educational services

have been subcontracted to another institution, the home school still has the responsibility of providing the usual range of student services.

Awarding and providing aid to students. Once the student has applied for aid and the study abroad office has supplied the needed information, the financial aid office will make and package the award, following its normal procedures with whatever modifications for study abroad have been established by the institution in the policy-making phase. Usually the study abroad office will have little or no role in this, other than to monitor and understand the process.

Actually providing the money to the students is more complex in the case of students overseas. To establish the indebtedness of the student (in the case of SLS and Stafford Loans), lenders usually insist that checks be signed by the student, and in most cases powers of attorney are not allowed. This creates a logistical problem, particularly in countries to which the mail service is slow or unreliable. The best suggestion we can make is for study abroad advisers to consult with colleagues who have discovered workable solutions. The problem is scheduled for some attention by those who work closely with Congress and the Department of Education to help them understand the needs of the study abroad profession.

Monitoring the student's work overseas. An institution is required to make an adjustment in the student's aid if he or she withdraws from a course of study without completing it. It is the responsibility of the study abroad office to report promptly to the financial aid office any instances of students withdrawing from programs, ceasing to attend class, or permanently leaving the study site.

The crucial piece of information in these cases is the "last date of attendance" of the student, since this may have an impact on the amount of the refund due (if any).

Awarding credit. Once the program has ended, credit must be posted to the student's transcript and a determination must be made concerning satisfactory progress. Here again, policies, procedures, and the offices involved differ widely from institution to institution. Home credit or transfer credit may be awarded, grades may or may not be posted to the transcript and may or may not be counted in the student's average, and responsibility for awarding credit may lie with the study abroad office, academic offices, admissions office, or registrar's office. In any case, as usual, the study abroad office needs to understand the procedure and monitor it carefully.

If the course-by-course registration procedure has been used,

posting credit will usually be fairly straightforward, and may not involve the study abroad office. If transfer credit is awarded, the situation may be considerably more complex. At one university, the procedure used is as follows:

1. The overseas program director or sponsor sends a transcript to the study abroad office.
2. The student is shown a copy and asked if he or she notes any discrepancies or problems. If so, the study abroad office writes to inquire about them.
3. A copy of the transcript is forwarded to the student's dean, who makes a determination of credit to be awarded and how each course is to be counted.
4. The study abroad office and the student are notified of these decisions, and the dean sends a copy of the transcript and credit-award decisions to the registrar.
5. The registrar posts the appropriate credit to the student's transcript.

Following this procedure, responsibility for notifying the financial aid office of any failure to make satisfactory progress might rest with the study abroad office, the dean's office, or the registrar.

Keep in mind that the sample procedures described above represent some common ways of implementing the delivery of student aid. Variations abound around the country. As long as the institution's operating procedures meet federal regulations, an institution may implement practices that fit the school's administrative structures and capabilities.

3
Establishing and Maintaining a Campus Delivery System

Introduction

Recently, a study abroad adviser moved from a small, private college to a state institution that had no tradition of overseas study. During her first year, she developed an aggressive recruiting program. She put up posters throughout the campus, held a study abroad fair, made presentations to other groups, and counseled over a hundred students in her office. With energy and enthusiasm she encouraged students from a variety of majors to apply for program opportunities best suited to their individual needs. By May, however, few students had actually signed up for a period of study abroad. After a summer of agonizing over this, she randomly selected students who had been to see her during the past academic year. In talking with those students she discovered that most of them had not followed through because, as they told her, they couldn't afford to go.

This situation is typical. In a study of 1,750 students at Louisiana State University, the most frequently given reason for reluctance to participate in a study abroad program was perceived lack of ability to pay. Students and administrators usually know little about sources available. Universities often lack a policy to make it possible for the average student to participate in overseas programs. It is important to realize that at many universities in the United States, most students in overseas study programs receive some kind of financial aid, particularly where the institution has set up a delivery system to allow various kinds of financial aid for that kind of study.

This chapter explains how study abroad personnel and others can establish and maintain a mechanism—a "delivery system"—to facilitate the flow of almost all kinds of financial aid for overseas study. Even if your college or university already has in place such a system, the material in this chapter may provide a better understanding of how it operates and how you can influence improving it.

In the last chapter we identified the major institutional offices, components, and lines of communication essential for an effective

delivery system. Institutional, faculty, and student values on study abroad vary, however, among schools. Administrative structures and political climates differ and change over the years. What works for a large state university might not work for a nearby private college. No single model for assisting students in overseas programs exists, and each campus eventually shapes a system that best serves that institution.

Nevertheless, the basic forces, players involved, and problem areas remain constant across institutional types. Moreover, wherever even a small number of dedicated professionals set out to institute a delivery system for financial aid, potential exists for significant increases in student participation in overseas programs.

Establishing a System

Gaining approval of and implementing procedures to deliver financial aid to students in overseas study may take months or years. The material that follows is fairly detailed, so as to assist those who may experience significant resistance at their institutions.

Analyzing and learning. On most college campuses in the United States study abroad has limited priority. For someone from the overseas study office to initiate what may be viewed as a revolutionary institutional change necessitates developing logical and persuasive strategies confected for that particular institution. It is essential to begin by learning more about the governance and political forces at work on campus.

First, the administrative structure of the university must be understood. Sometimes the organizational chart of the institution reflects well the administrative units involved and their roles, but only through experience and questioning does one learn the subtleties. It helps to talk with a variety of administrators about their functions, without, at this point, any advocacy. Discover who does what, what their problems are, and how their offices perform. What are the offices on your campus that ordinarily have involvement in the affairs of students in overseas study programs? Consider identifying those offices and employees at your own level of administration who may become vital supporters. It is useful to set up a network on campus of your own peers or colleagues, who can provide valuable feedback and assistance.

Identifying lines of communication and authority also aids in understanding the forces on your campus. For example, to whom does your registrar report? How much independence does your office

of admissions have? How well do those two offices communicate and interact? At what stages do deans and department heads control the paths of students in overseas programs? How do your faculty get involved in programming for students? Make your own set of questions, even if you feel certain about the answers to some of them. Make inquiries as broadly as possible. This kind of discovery assists in avoiding tactical errors when it comes time to promote your plans. It will also help you get to know the people with whom you will have to work closely to implement a new delivery system smoothly. Having a good contact in your computer center, for example, could be just as valuable as having met with your school's treasurer.

Beyond understanding communication networks and authority structures, it is important to be aware of prevailing attitudes, particularly among the administration, on your campus. Some administrators may readily give "lip service" to the values of international education, but will do little practically to promote it. Others may be frankly hostile to any institutional expenditure of time or money for overseas study, and those administrators must be identified. The attitudes of faculty and students on your campus toward study abroad also merit analysis. What kinds of faculty and students seem most interested? Which seem noncommittal?

As you discuss study abroad with various members of the academic community, keep track of the issues that emerge, and which seem to be more salient. One question that may arise in your discussions is whether it is legal to use federal financial aid for study abroad. Other issues may relate to student eligibility: should financial aid be used for summer study abroad? Should students in overseas programs have access to more financial aid than those on campus? How can you certify that a student at a university in West Germany is actually enrolled in that institution? How can a student abroad be enrolled in two universities concurrently? How can a load of two courses per term at the University of East Anglia qualify your student for financial aid for full-time study? How can you get grades at the end of your college's fall semester for a student who receives no grades until the end of the academic year in Peru? If your university wants recognition as a major research institution, why should it devote staff time to making it easier for undergraduate students to go abroad?

Identifying power bases on your campus is another vital component of understanding. From the standpoint of what you want to accomplish, who really runs your university? Top administrators may not force mid-level officials to change procedures. Which people on campus are most likely to join you in an effort to propose and implement a new delivery system, and which are most likely to require

persuasion? Understanding the nuances of power and control on your campus can help you know to whom you must sell your plan. At one campus the greatest hurdle may be the bursar's office. In another, it may be the dean of a college. Sensitivity will allow you to know which people to approach, in which order, and in what ways.

Essential knowledge comes from frequent, regular, patient, and often informal discussions with a variety of administrators, faculty, and students. The more you know about your campus, the more likely it is you will accomplish your aim.

Building a basis of support. With creativity, diligence, and organizational skill, individuals on campus can put together a support team to bring about substantial institutional change. Study abroad professionals can use faculty, the institution's mission statement, an overseas study committee, a NAFSA consultant, and key administrators to muster support.

It may be vital on your campus to begin by establishing the need for the system you wish to see implemented. That is, you must be able to articulate to others the importance of study abroad to students and the extent of their financial needs. You could show how a university without the kind of system you desire in effect discriminates against certain students and reduces its potential for international stature. It may be useful to talk about equal opportunity in educational programs.

One good source of support is faculty members, particularly those who have studied or at least traveled overseas. Find out which professors have had Fulbrights, and which did a junior year abroad. Talk with them about your desires and plans. Seek their informal support.

Your institution's mission statement may have references to international education. Finding backing in the university's official goal statements can add credibility to your proposal. If your school does not have an overseas study committee, consider having one established. This group should have official status and should report to a key administrator, such as the vice chancellor for academic affairs. It should probably be composed primarily of faculty, with perhaps some students and administrators. Advocacy from this committee can pave the way for needed institutional policy revision, particularly if the group is populated and led by respected campus figures.

NAFSA, through its Field Service Program, can provide consultants to visit your campus and assist with strengthening your programs. NAFSA consultants usually meet with top campus administrators as part of their consultation, which can have a positive and long-lasting impact. If you arrange to have a NAFSA consultant, com-

municate with that person about your plans and problems well before he or she arrives on your campus. For more information on obtaining a NAFSA consultant, contact NAFSA's Field Service Program at 1860 19th Street, NW, Washington, DC 20009.

Gaining official support for your plan can prove valuable even before you present a written proposal. While talking with administrators, be prepared to show them how other campuses like your own have solved the problem. Be ready to itemize the benefits of the system you will propose. Ask these officials not only for their approval but for their advice on how to accomplish your aims. Getting administrators to back your efforts can facilitate your work with mid-level staff and others. During this process you may also discover potential sources of resistance and ways to deal with them.

One essential aspect of building your support lies in developing a team approach. Working with a group of even two or three committed to your objective can supply not only vital information but psychological support for making progress. Team members may come solely from within your own division or from a variety of offices, and may include faculty as well as other administrators.

Making a conscientious effort to pull together backing from a variety of sources should ready you to prepare a carefully designed and written proposal.

Proposing a plan. Having analyzed your unique campus situation and developed a solid basis of support, you are now ready to put together a proposal, or plan, for a system to provide financial aid to overseas students. Preparing a written proposal has several advantages. You will be able to crystallize your own thinking on what has to be done. Those in other offices who will eventually be involved will be able to see their own roles in the entire process and can help you refine the plan. The document can also provide evidence of your own competence, demonstrating that you are moving forward with intelligence and vision.

A useful first step in preparing a proposal is to approach colleagues in other offices on your campus to discuss your ideas. At this stage you should be able to inform those in such offices as the registrar's, financial aid, and others, that you have administrative support to solve an important need on campus. Explain that you are in the process of putting together a master plan and seek to learn how each office should be involved. Make it clear that you are consulting them for their advice and assistance, and are not trying to dictate policy. Also emphasize that you want to make this new plan as easy and manageable as possible.

A questioning approach helps. Ask what kinds of communication and documents need to be provided. Find out if new forms should be devised and offer to prepare drafts. Inquire about what problems might arise in each office, and agree to seek solutions to those difficulties. Keep careful notes on the promises you make. If possible, take your supervisor or a member of your team with you to help buffer potential resistance.

After you have completed the consultation process, and have analyzed the probable roles and activities of each administrative unit involved, you should be ready to draft your proposal. It should include a statement of the need for a delivery system, an indication of the administrative backing you have for proceeding, and a well-organized explanation of the plan.

The plan itself should include attention to four major aspects of the proposed system. First, give as much detail as possible on each step in the process. Second, carefully describe the responsibilities of the participants, including students, your office, and other administrative offices. Third, delineate lines of communication to be used and, where necessary, the chronological sequence of the plan. Fourth, add any new forms required.

Once you have completed a draft of the proposed plan, get as many of your team members or other supporters as you can to critique it. After revision, present the draft to all of the key administrators who will be involved and seek their constructive suggestions. If good will exists, it might be advisable to call a meeting of those people to discuss the plan jointly. The resultant sharing of ideas could lead to refinements that will prevent problems later on. In addition, those participating can leave with the feeling that they have been clearly involved and adequately consulted.

Once a final version of the plan has been approved by the various offices involved, official signed approval from your institution's administration should be secured. A thorough, clear, and widely approved plan should easily receive official sanction from the top leadership of your institution.

Implementing the new delivery system. Some institutions of higher education may resist change by agreeing to innovation while "dragging their feet" on implementation. To get your system in operation requires continued consultation with the various offices involved. Some may need time to make adjustments. For example, computer experts may have to revise programs in the registrar's office. Counselors in the office of financial aid may need training. Your own office may have to work up new forms and instructions. Similarly, other

offices will have to gear up. Consult regularly with each of those units to get an idea of when everyone will be ready.

The official plan for the new system should be promulgated by the administration so that knowledge of its official creation becomes widely known. This can be accomplished by having the plan circulated, perhaps with a cover letter, or through a notice in whatever newsletter circulates to campus employees. Official notice of your plan avoids criticism of surprise during implementation.

At most universities, it is unwise to assume that the distribution of a new policy statement will reach everyone who needs to know. The study abroad professional should go beyond the official network and seek to inform others of the existence of the new system. Among those who should be informed are academic counselors in the various colleges, faculty involved in study abroad programs, other staff members around campus whose assistance you may need, your overseas study committee, and your own office staff. Some should be sent copies of the new procedures; others can be advised with a brief memo.

Publicizing and promoting the new system should follow. A major target of your efforts at this stage is students. You can reach them in a variety of ways. If possible, try to get a reporter from your campus newspaper, radio, or television to interview you. You can prepare press releases for these media. You can disseminate to academic and other student counselors on campus brochures or flyers announcing the new system, material that can easily be given to students. Announcements can be placed on bulletin boards. Be sure your own office has fully informed staff and a good supply of materials to hand to students.

Keep in mind that stimulating the use of your new system goes beyond the mere dissemination of information. In particular, when counseling students, show them that the system is feasible and worth the effort required. Point out that other students in your institution are benefiting from the system. Show how you can assist in overcoming obstacles.

Find ways to notify faculty of your new scheme. Many faculty on your campus promote study abroad, and can be more effective with knowledge of the delivery system. Some even have children of their own enrolled in college who would be likely study abroad candidates.

Publicizing and promoting a delivery system for financial aid to students in overseas study is an ongoing process. Each year you must take steps to inform new administrators and faculty and to remind continuing staff of the availability of your system. Each year you may find new and more effective means to get the message to students on

your campus. The energy you devote to your promotional work will provide significant and lasting benefits to hundreds of your students.

Solving Problems

Throughout the process of gaining support for and implementing a system to deliver financial aid to your study abroad students, a number of difficulties can arise. Some of these can be solved swiftly, with little effort. Others emerge during the planning stage as potential impediments to implementing your system. Still others may surface over the years. Understanding potential problems and their solutions can assist your efforts to set up, refine, and maintain your delivery system.

Most of us in study abroad offices solve problems on a daily basis. In implementing a system to deliver financial aid to our students, we come to view as challenges difficulties such as questions of legality, communication problems, hostile attitudes, dealing with computers, regulatory requirements, and institutional change.

Questions of legality. Sometimes study abroad professionals must deal with the general question of the legality of applying financial aid to study abroad. By "legality" here is meant only whether in *any* circumstances a college can allow students access to federal forms of aid while studying abroad, not whether specific students in particular overseas programs are eligible for aid. (See chapter 1 on eligibility issues.) In particular, your registrar or financial aid administrator may argue mistakenly that regulations governing federal or federally backed aid prohibit student use of those sources of support while away from campus. There are two possible reasons for this. First, guidelines and regulations put out by the U.S. Department of Education are complex, are published in different sources, and are understood differently by different readers. Second, some campus administrators are not familiar with all the regulations and their common interpretations, or how other campuses have tackled the matter of funding students in overseas programs.

To deal with general questions of legality, it helps to know the regulations in question. They appear in several sources, and it can be useful to consult more than one. In particular, consider reading relevant sections of the *Federal Register*, *Code of Federal Regulations*, and especially the *Federal Student Financial Aid Handbook* (published by the Department of Education), plus official publications of the National Association of Student Financial Aid Administrators. It is a good idea to have copies of relevant publications available to show to those

raising legal questions. More important, see your financial aid administrator to get information on regulations governing financial aid, including state and institutional grants, scholarships, and loans. The campus financial aid administrator should serve as the main source of information. Work closely with that person to determine which study abroad programs meet criteria for student use of financial aid.

You might also demonstrate that a number of major universities have systems such as the one you advocate. You can do this by having letters from administrators, brochures, and sample forms from other institutions clearly showing that they allow their students to use financial aid packages abroad. Try to solicit such materials from respected institutions similar to your own. Further, try to provide phone numbers so that calls can be made to verify your claims.

You may find even other ways to satisfy those raising questions of legality. Showing official publications of NAFSA and of other professional associations adds credibility. In one state, where resistance to applying federal forms of financial aid to study abroad surfaced at a number of institutions, the chairman of the state board of higher education distributed a letter from the U.S. Secretary of Education validating the practice. Campus administrators are unlikely to question respected sources.

Communication problems. Throughout your work on this and other study abroad projects you will need to communicate with a number of people on campus. If you have difficulties in gaining access to key administrators, seek the assistance of your immediate supervisor, and if possible get that person to accompany you to meet with those who may need convincing or who may prove resistant.

Use a combination of approaches. Direct, face-to-face communication is usually best, particularly in gaining initial backing for your plan. Group meetings can add efficiency and help in polishing procedures; you can arrange those meetings or get someone with more authority to do so. Take the time to follow up on meetings with written summaries of what was decided and circulate your "minutes" to those involved. Make communication continuous throughout the process; maintain established lines of communication so that key administrators will be kept apprised of progress. Conscientious administrators will read your memos.

Developing an effective communication style, one appropriate for your own campus, may be just as important as what you say. At one university, a study abroad adviser, frustrated by the efforts of the registrar to block a plan for funneling aid to students going abroad, became so heated in meetings that an adversary relationship arose.

Angry exchanges led to unpleasant threats and accusations of dishonesty. The conflict delayed implementation of the new plan for a year.

In developing your personal communication style, it is important to be tactful, forceful, well informed, and well organized. Strive to keep lines of communication open and friendly. Go out of your way to meet on other people's "turf." Give others the feeling that they are being consulted and that they are shaping procedures. Recognize their authority. Avoid stridency. Maintain a positive and constructive approach, even when you feel defeated, frustrated, or otherwise put off. As with other administrative tasks, use your political skills. For example, knowing when to duck an issue or when to delay confrontation or otherwise how to defuse controversy helps. Sometimes allowing a "cooling off" period before responding or finding another approach to solve a problem will prove beneficial.

Computers. On almost every college campus in the United States a computer system hums 24 hours a day, constantly changing the ways in which the institution deals with students, faculty, and staff. Implementing new procedures to deliver financial aid to students in overseas programs may require computer changes. For example, if students in your overseas programs must also be concurrently registered at your home campus, new coding devices may be necessary. These computer changes may require monitoring: if the computer screen shows a registration for zero credit hours for students concurrently registered, could they be denied certain kinds of financial aid that require a full-time load of courses?

Major difficulties may arise from changes made in computer programs that affect admitting, registering, and delivering financial aid to students. It is vital to keep aware of those changes to discover implications for your own students. In both the planning stages and in implementation, discover how your campus's computer systems can best meet the needs of your students. It also helps to have a friendly, working relationship with staff on campus who work with relevant computer systems.

Regulations. Sometimes, regulations governing student aid have inherent problems that must be solved. Most of those related to federal forms of aid have been treated elsewhere in this manual. Knowing the rules peculiar to the other major forms of assistance will help. For example, in one state, all students with a high grade point average are eligible for a small state scholarship. However, to maintain the scholarship, the students must have their institutions certify each semester that they are maintaining the required average. This is impos-

sible in some study abroad programs, where grades are not reported in the middle of the year. Nonetheless, a creative financial aid administrator found a way of satisfying the state authorities in charge of that scholarship.

Sometimes agencies outside the university require various kinds of certification or documentation. Agencies funding grants to veterans, military personnel, or vocational rehabilitation recipients may have requirements seemingly beyond your office's ability to comply. In those cases other administrative offices on your campus may assist you, or you may have to develop means to solve the problem. Sometimes even banks handling certain kinds of loans require documentation. In one case, a U.S. student in England had her loan cancelled because a major U.S. bank mistakenly assumed that the student was no longer in good standing at her home institution. Solving the problem took six months of telephone calls. Had the study abroad adviser failed to follow through, the student probably would have never received her loan proceeds.

One of the most difficult aspects of dealing with regulations is to make them clear to your students, and to make sure that they follow the regulations, particularly while they are overseas. Difficulties are compounded when, on top of the rules set forth by the agencies controlling the scholarships or loans, the institutions delivering the student aid add their own rules. It helps to provide written summaries of student responsibilities. Predeparture orientation sessions should include attention to requirements related to students' maintaining their aid. Study abroad personnel must stay in contact with students overseas and provide reminders and sometimes documents. Advisers often need to secure information from those students or certification of their registration.

Another complication, discussed in more detail in "Monitoring and evaluating," stems from regulatory change. In particular, federal regulations and forms of aid for students in higher education exist in a state of dynamic flux. With each administration, and with major economic and political shifts within one administration, change seems inevitable. The study abroad professional must remain alert to such changes, and doing so requires extraordinary efforts.

Administrative personnel. Knowing which administrators play key roles in implementing your plan, as discussed above in "Analyzing and learning," is vital. You must establish rapport and easy working relationships with those staff to handle various problems that can crop up. Some administrators will have cycles of peak activity that may affect you. Some need constant reminders. Others require communi-

cation only through or simultaneously with their superiors.

In addition to those administrators who are policy makers, it helps to have good working relationships with lower-level staff in offices that process information, forms, etc., bearing on your efforts. It is useful to know who those people are and how to work with them.

It can be to your advantage also to discover those administrators who may resist your activities and to develop strategies to deal with them. It may be wise to learn which other administrators might be brought into play to assist you. It also helps to know when to compromise.

Beyond the potential problems in dealing with other staff is the constant factor of administrative change. First, as staff change jobs, new people must be informed and consulted. Second, administrative duties are sometimes partitioned and reallocated to various offices. It is essential to keep informed of institutional change to respond to shifts that affect your programs.

To help solve some of the difficulties resulting from administrative change, it might be worthwhile to ask various departments to add a section on study abroad to their procedures manual. This not only adds legitimacy to your work, but helps new staff quickly understand their relationship to your office and activities.

Maintaining the System

Even the most finely crafted machine, once in operation and driven by a variety of users, requires occasional attention and maintenance. You will want to develop as high a level of satisfaction as possible for the students who take advantage of the delivery system and the staff on campus who play key roles in its operation.

Maintaining the system may require your constant leadership. Study abroad sometimes lies on the periphery of campus administrators' thinking. It will probably be up to you and your office to see to it that getting financial aid to your students over the years continues to go smoothly.

Here as well, you can turn to a team approach. You can meet regularly with your own office staff and with key personnel in other offices. You, however, will have to take the initiative for such meetings.

Monitoring and evaluating. Develop ways to find out how well your system is working. You need to know if it functions smoothly for students as they go through the process, how your own office is

operating to support this system, and how other offices involved are responding. When possible, ask new students using the process about difficulties they are experiencing. Talk with program participants returning from overseas to discover if they had problems. Consider adding a section to your written program evaluation forms (the ones students complete) on this matter. Time in reentry orientation sessions can be devoted to this subject, too.

It is useful to have occasional meetings with staff in other offices that process your students. At least once a year it would be to your advantage to meet with your financial aid and admissions contacts, your colleagues in the office of the registrar, and others to seek their comments. Beyond the annual review, you can also establish a working group of key people, and perhaps their supervisors, in concerned offices. Meeting monthly or once or twice a semester, not for policy matters, but to discuss the day-to-day administration of your system provides practical preventive maintenance.

A sometimes difficult area of maintaining your system is monitoring regulatory change. Publications in the study abroad field rarely attend to changes in federal regulations on and kinds of financial aid. Few of us take time to check the *Federal Register* or other publications listed under "Questions of legality." Study abroad professionals typically do not show up on mailing lists for the dissemination of such changes. Therefore, it is imperative to keep in touch with your campus financial aid office to stay alert to significant changes. This will require your effort, as financial aid personnel often have complex tasks, insufficient support, and little time to consider the needs of overseas students. Check with your financial aid office regularly to discover changes in rules and programs available to students—not only federal, but state and other as well. You can also identify professionals in our field throughout the country who keep up with such changes, and contact them at their institutions and at conferences. Until study abroad organizations institute working networks to disseminate this information, we will have to take individual steps to keep abreast.

Among other changes that can affect your system are increasing or decreasing opportunities for students to get financial aid, the availability of new and different kinds of overseas programs, and other forces that shape university communities. For example, changes in federal regulations now make it feasible for students to enroll part time in universities and still receive significant aid. Some universities make decisions to restrict the amount of money available to students in summer school. How will these things affect assistance to students in your overseas programs?

Institutional review. Periodic, formal review of procedures on your campus can satisfy a number of needs in maintaining your system. Although the frequent informal contact with other administrators described above helps, a more systematic approach to evaluation can lead to significantly desirable refinements, such as discovering new and more efficient means, hidden attitudes needing attention, and potential problems. The review can also reaffirm and strengthen working relationships.

How often formal reviews take place depends on a number of factors, including your leadership, how well the system works, administrative and regulatory changes, and how well computer systems are functioning. In all probability, your office must take responsibility for setting up reviews.

Before organizing the review, seek support from your supervisor and others who may have to devote needed time. Develop a plan for the review. Make a list of the goals you would like to accomplish and establish agendas. Be sure that all important administrative units are included adequately in the process. Distribute materials in advance of meetings to help participants prepare. Tell those invited to meetings beforehand how they can best assist. Allow adequate time in meetings for all to be heard and all issues to be covered. Organize follow-up meetings for the whole group or subgroups if necessary.

If as a result of your review changes seem desirable, take the leadership to initiate or foster them. Be sure that needed revisions in procedure manuals, forms, and other documents are made. Circulate revisions to those involved.

Preventing abuse. Good maintenance will include provisions to monitor and prevent abuse. First, and most essential, the study abroad adviser or administrator must find ways to ensure that students taking advantage of the delivery system do not exploit it unfairly. Many of the well-known problems in use of financial aid can occur with students in overseas programs, although not all such abuses can be known or controlled by personnel in the study abroad office.

At the time of application for an overseas study program and while the student is abroad, the study abroad office can take steps to ensure that financial aid is used properly, such as guaranteeing the seriousness of its participants and helping the home campus ascertain that students are actually enrolled in an approved program abroad. The study abroad office is sometimes formally obligated to track the student abroad to make sure that he or she stays enrolled in the program of study. Because universities have some discretion over whether they will allow the use of certain kinds of financial aid for

overseas study, it is imperative to establish reasonable and effective procedures for preventing abuses.

Study abroad personnel should also monitor their system for possible discrimination. In applying financial aid, universities must treat all study abroad students equally, although criteria for selection may vary in some cases. The same fees must be charged to all students participating in a given program. The same regulations apply to each student equally. Students in the Nairobi program should have the same access to financial aid as students going to France, generally speaking.

Likewise, institutions should treat on-campus and study abroad students equally, once it has been decided to allow certain kinds of aid for study abroad. Students in study abroad programs should not be penalized in any way for attempting to use financial aid. All students are entitled to information about the applicability of loans and grants to your university's programs abroad. They should not experience excessive delays in getting their aid nor be denied renewal of aid because of error on the home campus.

Continuing promotion. As noted earlier, even after you have established a system to deliver financial aid, it is necessary to work year after year to inform new students, faculty, and staff about the availability of the system. Over the years you will undoubtedly discover new ways to do this. For example, an often neglected audience is parents—your admissions office can help you reach them.

In addition to publicizing and encouraging use of financial aid for overseas study, it is often appropriate to promote changes within the system itself. If regulations, administrative controls, and other aspects of your system impede delivery, take the initiative to craft a better system.

Don't consider yourself alone in this promotional work. You can get students who have participated in programs, your overseas study committee, friendly administrators, campus media, and faculty to help you spread the word. Occasionally take stock of your promotional efforts and get advice for creative improvements.

Conclusion

Today's colleges and universities often emulate corporations. The dynamics in higher education of complexity, technological change, and governmental regulations challenge us daily. Affecting institutional policy and procedures may seem daunting at first, especially when proposals are viewed as revolutionary. Nevertheless, with plan-

ning, skill, contacts, support groups, and regular evaluation, study abroad professionals can institute and maintain new ways to serve students.

The most significant change possible in the international education of U.S. students lies in getting substantially more of them, and from a variety of economic backgrounds, involved in overseas study. America's colleges and universities can foster this by making it easier for students to find and use a variety of sources of financial support.

4

Strategies for Improving Access to Financial Aid

Introduction

Once it has been established that financial aid should be available to study abroad students, study abroad advisers might assume that all one has to do is sit back and watch students collect the aid. This is a short-sighted attitude, since aid can dry up just as suddenly as it may have become available. Even if a successful system for delivering aid to eligible study abroad students exists, changes in federal or state regulations, cutbacks in funding, and other actions taken in Washington, a state capital, or on an institution's campus can lead to a loss of financial aid for students. New regulations can make it logistically impossible to disburse funds to students overseas, denying these students aid for which they are eligible.

If the study abroad adviser is to become an active participant in the world of financial aid, he or she must know how aid programs are created and how funding levels and rules of eligibility and disbursement can change. Working with financial aid administrators on the home campus and networking with study abroad advisers at other institutions can create effective alliances that can help those who make the regulations and pass the laws understand the needs of study abroad students.

Federal Financial Aid

Just as there can be many ways to run a successful study abroad program, there can be many interpretations of the legal basis for awarding federal financial aid to eligible students in study abroad programs. This is true partly because of the many levels of decision making that exist between writing a law and disbursing funds. These levels can make it difficult for the study abroad adviser to understand what is actually written in the regulations. It can be even more confusing to know how to affect the process of making and implementing laws so that opinions about how aid is made available to students in

general and study abroad students in particular can be heard. In spite of this, the study abroad adviser can participate constructively in the process, beginning with communicating with colleagues in the financial aid office.

A well-established information network on federal aid regulations is readily available to financial aid administrators. It is maintained by the National Association of Student Financial Aid Administrators (NASFAA), the professional association for persons in the field of financial aid. Like the mechanisms in NAFSA for alerting foreign student advisers to changes in immigration policies, the NASFAA network begins in Washington, where the association monitors proposals in Congress, developments in the U.S. Department of Education, and other activities that affect awarding federal aid to students in higher education.

When legislation pertaining to the field is proposed, NASFAA announces the news to its members and encourages comment. Activity in this area is particularly acute during the debate period of the federal budget cycle (from January through August), or when one of the laws on financial aid is being reviewed or revised. The association also provides expert testimony on existing or proposed legislation and regulations.

Any citizen has a right to express opinions about legislation to members of Congress. This can be done by writing or calling one's congresspersons or the members of key congressional committees. To have an effect on proposed legislation one must know what is being proposed (and know the name or number of the specific bill) and be able to state an opinion for or against the bill. Constituents can also contact appropriate members of Congress about issues such as the funding of specific programs or the need to change existing laws. Some general rules for successful contact with Congress are the following:

- Have a clear idea of the issue and understand who can make the desired changes. How many offices or departments have authority over the issue? Talk to the right person at the right time; timing is important. New issues must be proposed between September and January, before Congress sets its agenda for the next session.
- Proposed laws should be commented upon during committee debates or before the package of which they are a part is voted upon by either house.
- Help people interested in commenting on proposed legislation to support you by providing drafts of possible letters, appropriate phone numbers, and the like.
- If your issue is long-term, look for an interested person on your

congressperson's staff. These persons can carry your message to their bosses more than once.

- Make friends. Members of Congress like to hear from constituents when they have positive comments, not just when they disagree with proposed legislation. Learn the jargon of government and do not be taken in by casual "happy talk."
- Think of the big picture when commenting. If a member of Congress is particularly interested in some aspect of higher education, show how your concerns might further those interests. Provide statistics or anecdotes that support your point of view. Writing letters has more effect than phone calls; even form letters can be better than a call.

Once a law passes, the Office of Student Financial Assistance in the Department of Education (ED) develops regulations on the dissemination of federal aid. These regulations take the broad language of the law and translate it into specific rules and policies. They define the basis for determining financial need; indicate other limitations on who may qualify for aid; outline which if any student information must be verified for accuracy; set parameters for the inclusion of costs in a student's educational budget; and determine when and how aid can be disbursed for a given term.

When the ED begins writing new regulations it usually includes a period in which the proposed rules are made available for public comment. Information about the new regulations is sent out in a Notice of Proposed Rule Making. The ED sends a copy of every notice and final regulation to each school that participates in Title IV programs.

It is at this juncture that implications of new rules can be considered by those who must create institutional policies and procedures to implement the final regulations. Schools can respond formally to the secretary of education in a letter signed by the institution's president (which may be written in large part by the director of financial aid). Individuals can also respond to the ED in Washington or to regional ED administrators, who can be reached at branch offices of the ED's Office of Student Financial Assistance in each of the 10 federal regions of the United States.

Regional administrators are often consulted by institutions seeking interpretations of laws and regulations and are charged, among other things, with disseminating information and training appropriate personnel in their regions. For these reasons, they may have more contact with local institutions than anyone else in the federal government.

After regulations are written, there follows a period of implementing procedural changes at the institutional level. Final regulations are distributed, accompanied by a "Dear Colleague" cover letter, to financial aid offices. These letters cover various policy and procedural requirements and can provide the basis for redrafting institutional policies and procedures. Individual campuses have some latitude in determining whether any changes are needed. Depending upon the new rules, some institutions may need to change certain procedures extensively, while others need do nothing.

Many regulations also contain components that require institutional definition. For instance, each institution defines its own satisfactory academic progress standards within the guidelines provided by ED. Understanding how much discretion institutions have in interpreting regulations helps in developing an appreciation for what campus financial aid offices can do and how far individual officials can go in accommodating the needs of study abroad students.

As a final check on an institution's compliance with federal rules and regulations, the ED will conduct an audit of records to ascertain if the institution is awarding aid in accordance with the rules and regulations governing federal aid. The ED will check to see if only eligible students are given aid, if student information is properly verified, and if funds are disbursed in the proper manner. If the ED finds that certain regulations are not being followed, it can reduce the institution's aid in the future or ask the institution to repay a portion of the federal monies already allocated.

It is during the audit that the institution must either successfully defend its interpretations of regulations or make changes that satisfy the auditors. Financial aid administrators can use networking and the advice of experts in their field to help determine which procedures are most likely to pass an audit and avoid detrimental consequences.

State Financial Aid

Each state decides what forms of its financial aid, if any, will be available to students in institutions of higher education in that state. Ways of deciding who gets state aid, how much is available, and how eligibility is to be determined vary among the states. In general, most states provide some financial aid to students attending state institutions. Some states also make funds available to students attending private institutions. Some make aid available only to students who are permanent residents. Some might give most of their state aid in the form of merit scholarships (to athletes, to exceptional scholars, to minority students, etc.). Many states also provide need-based financial

aid and many use the same application process and eligibility requirements as the federal government.

The process of writing state aid laws and determining the rules for awarding it generally begins in the same way as the federal process. The state legislature considers a bill to provide a certain level of aid. Rules about how the aid is to be used, who might be eligible for it, and how the institutions will disburse the funds are worked out in legislative committees and on the floors of the House and Senate. Institutional administrators might be called upon to present testimony and will often confer with financial aid officials to determine what to say.

Each state has an association of financial aid administrators that has ties to the national and regional branches of NASFAA. These associations play the same roles at the state level as NASFAA does at the national level: they send information about pending legislation to officials at each state institution, and disseminate interpretations of final rules. They may also provide expert testimony on existing or proposed legislation and regulations.

Once laws are passed, the responsibility for determining specific regulations (if they are not written into the law) and administering program funds can be delegated to different types of agencies. Some states have a department of education that works in much the same way as the ED does at the federal level. Some have a commission for higher education with responsibility for monitoring state funding. In some cases, funds may be allocated directly to governing boards of institutions, which then must ensure compliance with the intent of the law.

Regardless of the authorizing agency, administration of funding for state programs usually takes place one level removed from the legislative body that passes the laws. Study abroad advisers should ascertain the structure in their own states and examine the possibilities of working with financial aid administrators to make these agencies aware of the special needs of study abroad. Acting as an expert witness for this class of students can provide the study abroad adviser with both credibility and the opportunity to explain why state funds can be wisely spent outside the borders of the state.

Institutional and Private Funds

To some degree, institutional and private financial aid can be classified together, since almost no general rules that can be cited exist. These types of aid do have in common, however, even more possible variations in procedures than federal or state aid. The study abroad adviser

who is successful at understanding institutional and private aid will do the following:

- Become familiar first with scholarships based on merit and/or need offered by one's institution. Look for those scholarships or loans that have been awarded to the student for general merit or background, not for specific purposes. For instance, most student athletes would lose their athletic scholarships for the study abroad period because they cannot be on campus to fulfill their obligation to a team.
- Network with the financial aid office and with other study abroad advisers to find examples of private aid that might be used for study abroad programs, giving special attention to any that might be specifically for study abroad.
- Find out who controls the aid, who sets the rules of eligibility, and who makes the decision for awarding the aid. Pay particular attention to requirements that may limit the use of the money to a certain geographic area (e.g., within the boundaries of a specific state, only in the United States), since these may limit the use for study abroad.
- Look for federal and state programs that are not part of a typical financial aid package, such as veteran's benefits, Bureau of Indian Affairs scholarships, vocational rehabilitation grants, and ROTC scholarships. These could be a big part of a study abroad student's financial aid package.

If appropriate, contact the persons or agencies controlling institutional and private aid to explain the special needs of study abroad students (e.g., special requirements for disbursing aid, special budgets, explanation of overseas grades). Acting as an expert in these areas can sometimes make it possible for a student to use an institutional or private scholarship in spite of initial resistance.

Finally, keep in mind that the successful use of these kinds of aid, especially institutional aid, requires a great deal of planning and networking with appropriate campus offices. In many cases, students may assume that aid of this type cannot be used overseas, when in reality a little extra work on the part of several offices can make it possible.

Networking; Obtaining and Giving Expert Advice

If all institutions with study abroad programs offered financial aid to qualified students in those programs, there would be no question of whether or not this is legal. If all financial aid administrators communicated regularly with study abroad advisers, the impact of regulations

on study abroad students would be obvious. It would lead to making more useful comments to authorities when new regulations are being written and could help eliminate some of the more "difficult" regulations, like the one requiring Stafford Loan checks to be endorsed only by the person receiving the loan and not by anyone with a power of attorney. How can these two objectives be achieved?

One can influence the flow of financial aid for study abroad through two courses of action: effective networking and obtaining or giving expert advice. The first is the most important strategy for study abroad advisers and administrators who have just entered the thicket of financial aid rules and regulations. The second is one that can be accomplished on a local level but is within the purview of financial aid administrators on a regional and national level. Study abroad personnel should work in concert with financial aid authorities to ensure that study abroad students get the aid for which they are eligible. To this end, the more study abroad advisers and administrators know about financial aid, the better.

Does all of this really work? An example of how both expertise and networking helped other schools and made more aid available to students at the home institution illustrates how these strategies can be successful.

A large state university (State U) had been offering study abroad programs for nearly 20 years. For more than 10 years, study abroad students going on programs administered by State U had been receiving federal and state financial aid. Several other institutions in the state were interested in beginning study abroad programs and often called State U for advice.

After a while, it became clear that some of the student services personnel at the other institutions were not convinced that it was legal to award financial aid to students who were not studying on campus. The study abroad office at State U decided to hold a workshop for study abroad advisers, financial aid administrators, registrars, and bursars from other state institutions. The workshop presenters were financial aid administrators, the registrar, and the bursar from State U, as well as Mr. Jones, the chief of the regional Office of Student Financial Assistance.

Mr. Jones spoke first at the workshop, carefully explaining that the law did provide for awarding federal aid to eligible students in eligible study abroad programs. He explained what was necessary to make a student eligible and that the institution had the responsibility for properly registering students and recording credit. During the course of the conversation, the study abroad adviser from State U mentioned that students who attended study abroad programs admin-

istered by other institutions were not allowed to receive federal aid from State U because they were not registered at State U while they attended another school's program. Mr. Jones thought about this and said that these students could get federal aid if State U were willing to decide before the students left that all the coursework done in the program would be accepted by State U. An appropriate written agreement between the two schools would also have to be signed.

This went beyond what had been assumed by the financial aid administrators at State U. It opened the way to awarding federal aid to any State U student who went on any study abroad program as long as the student fulfilled certain preliminary requirements—and the institution entered into the proper contract. Meanwhile, the workshop continued, with groups being formed of financial aid administrators, study abroad advisers, registrars, and bursars. The appropriate State U personnel led each group and spent the afternoon explaining in detail how the system at State U worked.

As a result of this workshop, four state institutions began allowing study abroad students to receive financial aid. This helped increase the number of students going on study abroad at two of the institutions to the point where they could create and administer their own programs. State U study abroad advisers continued to network with advisers from the other schools, creating a bigger pool of students for State U's programs and setting up new precedents for awarding financial aid for study abroad students.

Networking, a trendy word for good communication, can lead to new interpretations of how aid is used at institutions. By networking with colleagues on the home campus, administrators at similar schools, and officials responsible for enforcing federal and state regulations, the study abroad adviser can have a positive impact on financial aid for study abroad students. This does not require the study abroad adviser to become an expert on the subject. Rather, by knowing where and when to exert influence, a study abroad adviser with basic knowledge of financial aid can help bring about change that makes it easier for eligible study abroad students to receive aid. Further, if these changes can become standard at many colleges and universities, the day may arrive when getting financial aid for study abroad will be considered natural throughout the country.

5
Other Sources of Financial Aid for Overseas Study

Introduction

J. William Fulbright has defined international education as "the challenge and opportunity of our time." To make the educational opportunity of study abroad a reality, however, students must first meet the financial challenge of today's costs.

The student whose state and federal funding will not cover all the costs of a study program abroad is likely to turn first to the home institution for further assistance. But large state universities and colleges often have limited financial aid, outside the government funding they administer, and many private institutions restrict the use of their own in-house aid to the home campus. Scholarship assistance to an institution's own student is a "pocket to pocket" transaction; the proceeds of donor endowments to the school are merely filtered through the individual student and return to pay institutional expenses. If those funds are sent to an institution abroad to pay a student's tuition, however, they become an actual cash outflow from the home campus to the host campus, which could well be detrimental to financially stressed institutions. An institution that does allow its funding to be used for study abroad will most often reserve that privilege for its students who attend its own programs abroad, thus preserving the "pocket to pocket" principle: University X students may use their grants to attend the University X program in Madrid, for example, but may not use the funding to attend a comparable program sponsored by another college.

This, then, can be a serious problem for students who attend colleges that offer no programs in foreign countries, or who choose to attend a program in a city or country where their own institution is not represented. Some partially aided students, especially those at expensive private colleges, will not be seriously affected. The cost of an overseas program may be far below the costs at a higher-priced American institution and still may fall within the family's means, when the parental contribution and available federal grant and loan

funds are added. But many students at low-cost colleges (and many also from high-cost colleges) receive substantial or full aid; these students cannot finance a period of study abroad with their own limited resources, and creative ways must be found to provide for the shortfall between the student's own resources and the costs of the chosen program.

Institutional Funding Initiatives

Many schools have established special private funds that students may tap to meet study abroad expenses. The study abroad director commonly refers students to the office controlling the funds, or recommends students for consideration when funds are awarded; as a general rule, study abroad offices do not administer such institutional funds themselves.

Private funds are distributed according to many different criteria other than financial need. Study in the major field may be an important factor, or study in a specific field, such as a language. An institution may have a policy to support exchange with specific countries or areas of the world. Grade point average is often a factor in determining the distribution of scholarship awards, along with teacher recommendations and perhaps even performance in individual interviews.

Institutional funding is often established by the university's development office as part of a "menu" of projects presented to prospective donors. Such donors could include local or national corporations with offices abroad, alumni who have studied or lived abroad, or friends and relations wishing to memorialize a student or faculty member who had particular international interests. In approaching any outside donor, however, caution must be exercised to prevent conflict with other ongoing fund campaigns. As with other kinds of soliciting, it may be necessary to obtain institutional approval before seeking funds from outside sources.

Individual members of the faculty or administration may also have an opportunity to establish awards for international education. An example is the Sachar International Scholarship, established by the first president of Brandeis University upon his retirement. Dr. Abram Sachar's lifelong support of international educational exchange led him to create opportunities abroad for Brandeis students. Sachar awards are given to students seeking study abroad in the junior year, to graduating seniors desiring postgraduate research abroad, and to graduate students doing dissertation research.

Foundations

If your development office is willing to cooperate in an endeavor to find study abroad funding, it will likely have staff members who can help contact organizations in the private sector that may be interested in establishing scholarship programs and special endowments. Most development offices also have a specific staff member assigned to build liaisons with tax-free foundations across the nation.

Foundations rarely offer direct loans, grants, or other aid to individuals. Most prefer to donate the funds to some recognized charity or other organization, including educational institutions. The individual student thus receives support from the home school, not directly from the foundation. It is not uncommon, however, for foundations to recommend "special cases," so that a particular individual will be more likely to receive some of the institutional support; such recommendations are usually honored.

Written and personal contacts can prove effective in obtaining successful interviews with foundations. Another little-used but successful practice is to contact, through the nearest bar association office, an attorney who has done extensive work with, or for, foundations.

Foundations do not necessarily have to be located in the applicant's immediate area to respond favorably to a request for financial aid. Those that are, however, are more likely to respond positively.

Corporations

International education and the multinational corporation cover common ground. Their emerging roles overlap constantly. It is necessary, therefore, that the multinational corporation and the international education sector support each other to develop or train personnel who can best serve not only economic goals but the larger aims of national prosperity and fruitful interchange of ideas and technologies.

Colleges and universities can take advantage of the multinational corporations located in their immediate vicinity and within their state. These corporations are keenly aware of their potential as agents for change and growth and may respond to invitations to contribute to study abroad programs.

Many colleges and universities have developed special approaches to encourage corporations to establish annual contribution funds for study abroad. Such funds should be strictly earmarked for study abroad and should not be diverted for other university purposes. Corporations may be approached in several ways, according to the institution's connections with them, the institution's locale, and corporate interest and involvement. An institution may base its

request upon educational philosophy and show how a particular program will provide general long-term benefits for the corporation. Or the request may emphasize specific countries in which the corporation is interested where study abroad will take place, with benefits to the country, the corporation, the student, and the educational community. Multinational businesses can also assist in setting up internship programs, discussed later in this chapter.

Study Abroad Office Projects

Study abroad offices, working independently, seldom take the initiative in finding gifts to support study abroad, and wisely so. Efforts to establish small funds of this nature may unwittingly conflict with and damage long-established university endeavors to solicit larger contributions for chairs or other major projects. Some offices do undertake small, self-contained projects, such as the sale of BritRail and Eurail passes or International Student Identity Cards, and use the commissions to supplement the budgets of students going abroad. But it is worth noting that a few study abroad offices have devised more ambitious, innovative approaches to the funding problem that do not conflict with other university-sponsored fund-raising drives.

The University of Tennessee has compiled an excellent and comprehensive directory of funding sources for study abroad, *Fellowships, Scholarships and Related Opportunities in International Education* (James N. Gelhar and Shao-Jun Wu, eds.), which it sells to raise scholarship money for its students.

The International Center at the University of San Diego sponsors a Resale Shop, staffed by volunteer members of the Friends of the International Center. The shop's proceeds provide $5,000–6,000 a year for scholarships, with $2,000 set aside for students going abroad and the rest used to support foreign graduate students at the university.

In 1979, California State University at Long Beach founded a special organization to provide support for its international programs. The Long Beach International Community Council assists in housing international students and sponsoring social events; it also allocates 20 percent of its dues to scholarships for its study abroad programs or exchanges.

Washburn University has embarked on a campaign to raise money from alumni and from the Topeka community to endow a series of scholarships for both study abroad and international students. Since its inception in 1983, the Washburn University International Scholarship Education program (WISE) has established eight new scholarship endowments with assets approaching $100,000. An international cen-

ter on campus supports the activities of an international house and administers exchange programs. This is done in conjunction with a community group (International Center of Topeka) and with the alumni association, and the center's director supports a series of fund-raising initiatives ranging from major campaigns to generate endowment support (including identifying major donors in the community and among alumni) to individual events such as an elaborate annual buffet supper run by the community group. The center also obtains support from local service organizations and mounts special departmental fund-raising efforts on campus. The WISE program is a highly organized, cooperative venture and illustrates the fund-raising potential of an energetic and creative staff that enjoys strong campuswide support for the principles of international exchange. "Campuswide" is the operative word here; such a far-ranging program must have the strong backing of the entire campus, from the president and faculty to the fund-raising offices, if it is to raise substantial funds from the local community.

Some study abroad offices have managed to build scholarship money into their program budgets. But such support is uncommon and raises ethical questions if student fees are used for scholarships.

In the main, neither study abroad offices nor development offices put much emphasis on fund-raising activities to provide scholarship assistance for students who wish to study abroad, especially in programs sponsored by other universities or organizations. Sixty-six percent of the schools responding to a survey of 74 academic institutions (both large and small, public and private) said there were no such efforts in place on their campuses. Nevertheless, study abroad offices could be extremely helpful to students by just providing lists of existing funding sources, or by collecting a small shelf of appropriate directories (see bibliography). Study abroad offices can also publish their own introductory guides to financial aid to assist their students in discovering sources and policies.

Service Groups

The study abroad adviser can also be instrumental in identifying local ethnic groups and other organizations that have aided students seeking international educational experiences. Ethnic groups provide a particularly interesting avenue of approach. One reason for their existence is to promote bilateral relations between their country of ancestry and the United States, and one of the better ways to accomplish this goal is through financial assistance to students studying abroad. A group might be interested in helping an ethnic student pursue educa-

tional goals abroad, in the home country or elsewhere. It might be equally interested in helping a non-ethnic student who has enough interest in the home country and language to want to study there. Study abroad aspirants should be advised to contact such groups directly, with a carefully crafted plan of study and recommendations from the campus international office and faculty.

Several ethnic groups have established scholarship programs for study abroad in their country of origin. Others, who probably have not thought of the idea, may be induced to do so with either full or partial scholarships, according to their means. Special projects related to the ethnic community may be developed to assist in funding programs for study in a particular country. It is recommended that institutions compile a list of local ethnic groups and begin to include them in appropriate campus programs, in hopes that close interaction will evolve into support for study abroad funding.

Some of the most faithful supporters of foreign study have been the Greek, Italian, and Polish communities. Local chapters of national organizations such as the American Hellenic Educational Progressive Association, the Sons of Italy, and the American Poles have been significant contributors for foreign study opportunities in their ancestral lands.

Aside from ethnic groups, state women's clubs and civic groups may fund local students seeking to study overseas, and several international organizations throughout the country offer assistance, including the American Association of University Women, Kiwanis International, Lions International, and Rotary International. Many such organizations have established scholarships useful for study abroad. The campus study abroad office can assist greatly in locating these organizations in each state, and students should apply to the local chapters directly.

Exchanges

Some institutions have solved the financial problem of study abroad by setting up special exchange programs with specific schools. Although financial arrangements vary, the most common is the "body swap," or direct exchange. A student at school A pays all tuition, and often room and board costs, to the home school (A), using all appropriate financial aid available, as though she were going to remain on campus. She then goes abroad to attend school B, whose student has paid all the home fees in the same manner, and who will attend school A.

This scheme has a particular advantage in that it allows an institution to select appropriate sister institutions abroad whose curricula

can be considered especially relevant or beneficial to students. Coursework and student progress can be carefully monitored, and special faculty-to-faculty relationships and research linkages can be established. On the other hand, it has two disadvantages: (1) the student's selection is limited to a country or a discipline that may be of little interest; (2) the student may be required to pay far more for the exchange experience than direct enrollment would cost. For example, the tuition and costs of the home institution may total $7,000–10,000 or even more, but a German university's costs may consist of little more than room and board charges. Since each student pays home costs, the American exchange student will pay American prices for the German year, rather than the appreciably lower costs she would pay as an independent applicant.

The International Student Exchange Program (ISEP), founded in 1979 and based at Georgetown University, has innovatively expanded the simple direct-exchange program into a flourishing network of over 150 American and foreign institutions in nearly 30 countries, providing reciprocal exchange opportunities for students interested in widely varying disciplines and study sites. Under the ISEP program, students pay all fees (including tuition, room, and board) to their home institution and attend an ISEP host institution. Student exchanges can occur at any academic level and in any discipline, and may last from one semester to two years. Participants are placed directly into the host institution and pursue courses with native students.

Keep in mind that in most exchange programs, eligible U.S. college students should also have access to their usual forms of financial aid.

Special Awards for Overseas Study

Every study abroad adviser should be aware of the national and international awards that provide funding specifically for study abroad experiences. Typical of these are the Fulbright, Marshall, Rhodes, DAAD, and Mombusho awards. Unfortunately, very few of these are open to undergraduates seeking funds for a junior year abroad or for research projects at the undergraduate level, but all are open to academically superior students who have earned the B.A. and hope to enhance their education with further study abroad. Most of these awards demand an on-campus screening and evaluation process for candidates. The study abroad adviser should be aware of the name and location of the university's administrator for these awards and should publicize the deadlines for applications.

Rotary International provides graduate and undergraduate fel-

lowships, technical training awards, scholarships for professional journalists, and awards for teachers of physically, mentally, or educationally handicapped persons. These awards are available for study in almost any field, other than unsupervised research, in a foreign country. Each Rotary chapter may nominate candidates for the regional and then national selection process. Successful candidates are expected to visit local Rotary chapters in the host country on behalf of the organization; thus, ambassadorial qualities of poise and personality, as well as the study project, play a part in the selection process.

The Council on International Educational Exchange (CIEE) provides awards specifically for students desiring to study in Third World countries. The International Student Identity Card (Bowman) Scholarships are funded through the sale of the International Student Identity Card. Competition is open to students who plan to attend a CIEE program or whose schools are CIEE members; all proposals must be submitted by schools, not by individual students.

These are only a few of the awards available for study in foreign countries. Advisers may refer students to the scholarship directories in the bibliography for more comprehensive listings; advisers with some funding for library acquisitions may wish to purchase copies of some of the major publications for their own offices.

Internships Abroad

A rapidly rising alternative to traditional study abroad, the overseas internship, places U.S. students from various disciplines in foreign cultures for practical applications of their academic training. A variety of American universities and consortia provide internships, particularly in Western Europe and Britain. A current guide is the *Directory of International Internships*, by Roberts, Gliozzo, and Shingleton (see bibliography).

The internship has many of the advantages of other kinds of study abroad, including cultural and sometimes language immersion. It can be less costly than typical overseas programs because the student ordinarily avoids paying tuition overseas and may even receive some compensation for working. The practical training can be invaluable and can add substance to a resume. However, many U.S. institutions and curricula do not grant credit for internships, and interested students must be counseled accordingly. As in some other forms of study abroad, students must weigh the benefits of the overseas experience against those of staying on campus.

Work Abroad

Many students who finance their education through campus work-study programs ask about similar part-time work while abroad. Those students must be told that opportunities for legal employment overseas are rare. Most nations take rigorous steps to preserve job openings for their own citizens: just as foreign students in the U.S. are not permitted to accept off-campus employment, so Americans abroad will find it difficult to obtain legal permission to accept a paying job.

A few organizations provide work authorization for American students, notably CIEE's Work Abroad Program. The jobs available, however, are mostly short-term, full-time, unskilled positions for vacationing students; the job program is not designed to provide employment for full-time students. Temporary vacation work abroad, such as that offered through CIEE, will usually pay enough to support a student, but not enough to save much money for study expenses. A more complete description of work opportunities abroad can be found in *The Whole World Handbook* and other recent books.

Advisers should discourage students about any plan that requires finding part-time jobs to support their study while abroad. Besides other difficulties, students will be abroad for a limited time, and there is much to do and see while there. It is often wiser for a student to work long hours or even two jobs over the summer to save up for a semester or year abroad, rather than spend precious time overseas trying to obtain legal work authorization to wait tables or pick crops—to say nothing of the time it will take to find a job with work hours coinciding with the student's free time!

Conclusion

Study abroad advisers and program directors become valued resources as they increase their knowledge of alternatives to governmental sources of aid for students in overseas study. Some of these alternatives, like the best-known special scholarships, get heavy student use. Other options, like support from ethnic groups and corporations, get little use at many universities in the United States. As more institutions of higher education develop more respect for international education, those in the field of study abroad can push for more institutional and nontraditional funding. By doing this, we remove economic barriers to equality in educational opportunity, brighten the minds and careers of our students, and strengthen our nation.

Appendix

Forms and Other Useful Documents

Throughout this publication we have referred to a number of forms, information sheets, contracts, and other documents that study abroad directors have found useful in facilitating the financial aid process for students going overseas. In this appendix, we provide sample copies of a number of these documents.* It must be emphasized that no form, however adequate to the purposes of one school, will be appropriate for all schools. We would encourage study abroad directors to look over the forms here and adapt them for their own use, taking into account the special circumstances of their institutions. For example: the name of a given office on one campus may be quite different from the name of that same office at the school providing the sample for this appendix. We hope these documents will be useful to study abroad directors as they begin setting up a mechanism for awarding financial aid to study abroad candidates.

The following three documents illustrate general financial aid options available to students who wish to study abroad. Each study abroad office should write its own "introduction" to financial aid for study abroad to fit the particular nature of its campus.

The first document (pp. 69–70) is an information sheet prepared by Brandeis University on financial aid available for study abroad. It contains guidelines on eligibility for aid, describes where and what types of aid can be applied to study abroad, and explains application procedures for aid and other relevant requirements and regulations.

The second document (pp. 71–73) is a Georgetown University information sheet that explains financial aid options available for overseas study for students participating in Georgetown programs and non-Georgetown programs. It contains information on the types of aid available and on how the financial needs of students will be met.

*NAFSA gratefully acknowledges Brandeis University, the College of Staten Island, Georgetown University, Louisiana State University, Michigan State University, and Western Washington University for permission to reprint the following documents.

"Financial Aid Options for Study Abroad" (pp. 74–81), a brochure produced by Louisiana State University, provides general information on the availability of aid, sources of support, application procedures, and student responsibilities. It also lists campus financial aid advisers and publications on study abroad.

Additional information on forms and documents in this appendix appears on pages 82, 90, and 94 below.

FINANCIAL AID FOR STUDY ABROAD THROUGH
THE OFFICE OF FINANCIAL AID
FOR 1989-90

Brandeis University strongly supports the principle of a period of study abroad to enhance the educational opportunities offered on the home campus. To that end, Brandeis will assist a limited number of students (est. 30-40) to use a portion of their financial aid grant in an overseas study experience.

The guidelines for eligibility for these funds are:

1) the parent(s)' contribution must equal the contribution they would be expected to make if the student remained at Brandeis.
2) the student must be willing to incur a $3000 loan obligation to meet the costs of the overseas program.

If there is still a shortfall after these conditions have been met, the University will permit applicants to use up to $2500 in Brandeis Grant and/or SEOG funds to meet the costs, until all the available funds have been disbursed.

To apply for grant funds for all or any part of the following academic year, you must obtain and complete a Financial Aid for Study Abroad Worksheet and Application from the Office of International Programs. Applications will be processed on a first-come-first-served basis.

For students who fail to apply or who are not eligible to use grant funds based on the criteria stated above, the information on Grants in Section II applies.

I. GENERAL INFORMATION

Although many financial aid awards at Brandeis may not be used while studying abroad, there are some awards which may be applied to foreign study. Below is a listing of financial aid programs from which Brandeis students receive funds and a statement regarding whether or not they may be used for foreign study. The Office of Financial Aid staff will attempt to assist all students who receive approval for foreign study to arrange adequate financing.

TYPES OF AID

A. Grants

1. Brandeis Grant: May not be used for foreign study (except as noted in Section I above).

2. Pell Grant: May be used to study abroad provided the student meets all federal requirements.

3. State Scholarships: May be used for foreign study if state policies permit. Students should check with their local State Scholarship Office and the Brandeis University Office of Financial Aid. Gilbert Grants and Commonwealth Scholar Grants from Massachusetts may not be used for study abroad.

4. Supplemental Educational Opportunity Grant (SEOG): May not be used for study abroad (except as noted in Section I above).

5. Merit Scholarships; HLR Scholarships; Wasserman Grant: May not be used for study abroad.

B. Loans

1. Stafford Loans (formerly GSL): Applications for this loan may be obtained from local lending institutions such as commercial and savings banks or credit unions. Students must qualify for a Stafford Loan (GSL) by submitting an FAF and demonstrating financial need according to federal regulations.

2. Carl D. Perkins Loan (formerly National Direct Student Loan-NDSL): If a student is eligible and funds are available, this loan may be used for study abroad.

3. PLUS Loan: Parents of students studying abroad may be eligible to borrow up to $4,000 through the PLUS Program. For information on this program and additional forms required for foreign study, contact the Office of Financial Aid.

4. Brandeis Loans: May not be used for study abroad.

(OVER)

II PROCEDURES FOR TAKING AID ABROAD

In all cases, students who wish to apply for assistance to study abroad should discuss financing alternatives with the Brandeis Office of Financial Aid.

STUDENTS SHOULD MAKE AN APPOINTMENT TO SEE THEIR FINANCIAL AID COUNSELOR AS SOON AS POSSIBLE to discuss procedures for obtaining any financial assistance they may be eligible to receive for foreign study.

Although requirements and regulations regarding aid for foreign study differ depending on where a student goes and for how long, the following are some general guidelines.

A. All students taking aid abroad need to complete the Financial Aid for Study Abroad Worksheet and Application.

B. All students studying abroad are responsible for obtaining and completing, by assigned deadlines, the financial aid application materials for the next academic year. Although, this office will make every attempt to mail a student the required materials to his/her study abroad address, it remains the responsibility of the student to be sure the forms are obtained, completed and submitted on time. Application materials received after the stated deadlines may result in the student not receiving all the funds for which he/she would otherwise have been eligible.

C. Students receiving assistance from Brandeis for use in paying study abroad costs, will not receive this assistance until after the Brandeis University registration dates. This is regardless of the starting date of the institution the student will attend. Students may have to pay the charges of the institution he/she will attend and wait until after Brandeis registration to request a reimbursement.

D. It is the student's responsibility to request refunds from the Office of the Bursar. The student must also notify the Bursar to whom the refund should be sent (eg. student, parent(s), institution). For students abroad all year, this should be done each term.

E. Students who have been awarded Perkins Loan (formerly NDSL) from Brandeis for study abroad, must arrange with the Office of Credit and Collections at Brandeis to sign promissory notes for the loan. This should be completed before the student leaves the country. We recommend the student contact Credit and Collections well in advance of departure (at least 1 month), so that all materials can be prepared and a date set for the student's signing. The student should inform Credit and Collections if the foreign study will be for one or two semesters.

F. Students who are studying abroad for a full academic year through a U.S. institution and who wish to receive only a Stafford Loan (GSL), should have the Stafford Loan processed by that U.S. institution, not Brandeis.

G. Students who, A) are planning to study abroad through direct enrollment at a foreign institution, or B) plan to study abroad for less than a full academic year, or C) are planning to receive Pell Grant, State Grants or Perkins Loan in addition to a Stafford Loan (GSL), should have the loan processed by Brandeis University.

H. Students who plan to receive a Stafford Loan through Brandeis University should remember that the loan check must be endorsed after each semester registration period at Brandeis. In view of this, the student must notify the Office of the Bursar how the endorsement procedure is to be completed. Although time consuming, the student may need to notify the Bursar of his/her foreign address so the check may be sent there for endorsement. Students may wish to check with their banks to inquire if a second-party "Power of Attorney" is acceptable for endorsement. If so, notify the Bursar who is to receive the Stafford Loan check for endorsement. No funds can be credited to a student's account not refunds made on Stafford Loan proceeds until after the check has been endorsed.

GEORGETOWN UNIVERSITY
OVERSEAS STUDIES PROGRAMS
FINANCIAL AID OFFICE POLICIES AND PRACTICES

INTRODUCTION

The University recognizes that students receiving financial assistances through the Financial Aid Office during their Undergraduate years face some very special situations when it is their desire to study overseas. It is certainly our preference to provide all necessary funds. On the other hand, the limited grant dollars available to us make this almost impossible. Accordingly, you may plan upon the funding outlined in the program category which applies to your particular circumstance.

GEORGETOWN PROGRAMS ONLY

Where students are enrolled in Overseas Studies Programs sponsored by Georgetown University and have the status of registered students at the University, Financial Aid Awards are based upon the data stated in the Financial Form. The deadlines for filing this form, applicable to all students on Campus, are also valid for those who elect to study overseas in the Georgetown Programs. Financial Aid Award Letters will be transmitted in the standard manner.

EXPENSE BUDGETS

The allowance for expenses will be the same as for resident students on Campus unless the estimated costs of the Overseas Studies program are less. Should that be the case, the expense budget will represent the Overseas Studies budget.

PELL GRANTS

Students should file the Student Aid Reports they receive from the Federal Government with the Financial Aid Office so that an appropriate credit can be made to their student account. Handling of these grants is identical for resident and Overseas Studies students

GEORGETOWN GRANT

Georgetown Grant will be awarded in the same manner as for students attending GU. The students must, however, return their Award Letter properly signed along with their parents forms I.R.S. 1040 before their student account can be credited.

SUMMER SAVINGS EXPECTATIONS

A standard part of all Financial Aid Awards is the expectation that students will be responsible to save an amount from their summer job to help pay the costs of their education. When students are unable to save the amount expected, Georgetown is unable to provide these funds. Students should expect to secure them from other sources where they are unable to save any part of the amount expected.

COLLEGE WORK-STUDY CAMPUS JOB

All students receive an offer of "term time" employment as part of their Financial Aid Award. While we are aware these funds cannot be earned while one is away from the University, our limited funds do not enable us to replace this award with other monies. Accordingly, students should plan to secure the needed additional financial support from sources other than the University.

GUARANTEED STUDENT LOANS

This portion of the student's award is available. If the award is less than the lawful maximum of $2500 per year, students may borrow larger amounts than awarded to offset shortages in Summer Earnings and/or Work Study earnings. Timing is very important. Applications usually take banks six to eight weeks to process and since students must personally endorse banks checks, they might not be available if the application process is started after July 1. Without a personal endorsement, checks cannot be credited to the student account. Students should leave instructions with the Office of Financial Aid regarding where checks should be mailed for signature while they are abroad. As indicated, all checks require student endorsement prior to being placed in the student's account. Also, if the student is due a refund at any point in time from his/her student account, that request must be made in writing to the Office of Student Accounts with specific instructions as to where the refund should be mailed.

STATE GRANTS

Follow all the requirements of your State Scholarship Program and these credits will be applied to your student account.

EXAMPLE

Total Expense Budget	$16,000
Parents Responsibility	2,000
Student Summer Saving Expectation	1,400
Financial Need	$12,600
Award:	
College Work-Study	2,050
Basic Grant	1,050
Georgetown Grant	6,500
State Grant	500
Student Loan	2,500
Total	12,600

To alleviate the deficit of $2,050 created by the loss of College Work-Study grants, students parents may take out a family loan. Information on this is available at the Office of Financial Aid.

OTHER STUDENTS

Students who enroll in Non-Georgetown Programs abroad are not considered registered students at Georgetown University. Our financial aid operations have, for some years, allocated funds only to those registered at Georgetown. Accordingly, NO FINANCIAL ASSISTANCE WILL BE AVAILABLE EXCEPT FOR PELL GRANTS.

PELL GRANTS

File your Student Eligibility Report with the Financial Aid Office in accordance with the program requirements. Appropriate credits will be transferred to your student account provided the Financial Aid Office receives written verification of your enrollment at another University. You may make arrangements with the Student Accounts Office for a transfer of these funds to the school you are attending.

GUARANTEED STUDENT LOAN

Since you are not registered at the University, the Financial Aid Office cannot complete the Guaranteed Student Loan application. This must be completed by either the sponsoring University in the United States or the University where you will be studying overseas. The latter University must be accredited by the United States Department of Education and the Guaranteed Student Loan Office at the Department of Education to have any authority to complete the Guaranteed Student Loan Application. It would be wise to check with the Department of Education before proceeding with this application.

Most students in LSU study abroad programs have some kind of financial aid. Many use loans, grants, and scholarships which they would have used had they stayed on campus instead of going overseas.

Whether you can get financial aid for study abroad depends on several factors, including your:

- Admission to the overseas program
- Persistence in exploring sources of funds
- Eligibility for scholarships, grants, and loans
- Attention to forms, procedures, and deadlines

These and other points discussed here deserve careful reading to help you realize your goal of a period of overseas study.

LSU and Non-LSU Students

LSU students who are eligible for financial aid can use most of their sources of aid in programs sponsored by LSU, but not easily in programs sponsored by other universities. If you want to go abroad on a program sponsored by another school, contact that institution for information on the availability of assistance. However, don't expect as much aid as you might get through LSU programs.

By the same token, non-LSU students may find it difficult to use grants, loans, and scholarships they have at their own institutions for study abroad through LSU. Some exceptions exist, depending on the regulations of the funding agency. Your financial aid counselor can help you find the rules on your type of aid.

Summer Programs

Just as it is for regular summer school study, financial aid is limited for summer programs abroad. However, if the aid you have been awarded can be used for study at LSU in Baton Rouge in the summer, chances are you can use it in LSU's summer study abroad programs, like LSU in London and LSU in Paris.

In LSU's summer programs abroad, students are registered as if attending classes on campus in the summer. Because registration in summer programs goes through Academic Programs Abroad, special arrangements must be made for the aid to flow to you. You may be used to having a scholarship appear as a credit on your fee bill. This mechanism is not used in study abroad registration. Instead, it is necessary for LSU to have a check made out to you, which you then use to pay Academic Programs Abroad for your program costs. Only in a few cases, as with Vocational Rehabilitation awards, will LSU's Treasurer's Office transfer funds to Academic Programs Abroad without a check first going to you.

Some forms of support are not administered through LSU offices. If you have that kind of aid, for example a scholarship from a civic club, be sure that it is available for study abroad and find out if you need documentation of your registration at LSU—we can usually take care of that certification.

Academic Programs Abroad will assist you in getting your aid, but you must personally monitor the process and work with APA and other agencies well in advance of your departure for the overseas program. Discuss your situation with the Director of Academic Programs Abroad at the time you apply for the summer program to help avoid delays in your getting your funds.

Semester and Academic Year Programs

Substantial aid is available to eligible students who want to study abroad for a regular semester or academic year. Most sources of financial aid which are available for study on campus can be used for LSU's semester and year programs and exchanges abroad.

If you need assistance for a semester or year program, follow the usual cycle for applying for aid, as if you were going to be on campus during the time you want to be abroad. Find out the deadlines, process, and eligibility criteria from LSU's Office of Student Aid and Scholarships as soon as possible. Apply for the aid well in advance of your program, even if you are unsure of your acceptance into the program, just as if you were applying for aid to be used for study in Baton Rouge.

If you become eligible for financial aid which you wish to use for an academic year program, you will need to work with Academic Programs Abroad to ensure that you get the money. Follow carefully the procedures set up by the University for this access to financial assistance for overseas study. Get a copy of the guidelines from Academic Programs Abroad. The process includes acceptance to an approved LSU program abroad, preliminary approval of proposed coursework to be taken abroad, and registration for the program through APA.

Analyzing Your Needs

Before developing a strategy to put together the funds for your overseas program, it helps to have a clear picture of how much you will need. Consider these factors: tuition and fees; room and board; roundtrip airfare; medical insurance; holiday travel; food and lodging; books and supplies; personal and miscellaneous expenses. In some of LSU's programs abroad, the amounts are about the same as studying in Baton Rouge, except for the travel costs. In others, tuition and other expenses may exceed what you would pay here.

You can work out a basic personal budget by getting information from your study abroad advisor at LSU. However, it's a good idea to talk with other students who have participated in your or a similar program to find out their spending experiences; we will furnish you with the names of students who have participated in our programs recently. Also, remember that different people have varying spending habits—some demand steak, others can get along fine on hamburger.

Once you have established a projected budget, you are ready to seek the funds you will need for your program.

Sources of Support

If you are highly motivated to go abroad, you will find a way to make it happen. Most students put together funds from a variety of sources. Consider and explore these possibilities.

Exchanges. Getting selected for an exchange program is one of the best ways to make study abroad affordable. The Office of Academic Programs Abroad, the International Student Office, the Graduate School, and various LSU departments sponsor student exchange programs which allow the LSU student to pay regular LSU tuition, and sometimes room and board, right here, thus avoiding those charges from overseas institutions. These exchange positions are limited and awarded on a competitive basis; financial need is usually a factor in the selection process. Note that exchanges are for academic year programs, not summers alone.

Family. If you can demonstrate to your parents, grandparents, aunts and uncles, and brothers and sisters that what you want to do is worthwhile, chances are they will help you. Some may give you money; others might be willing to lend. One might pay your tuition, another your airfare, another your dorm fee, and so on.

If you are already receiving help from your parents, you might point out to your relatives that this is a once-in-a-lifetime opportunity, and describe to them the specific benefits to you if you participate. You can also show how much your planned trip will cost in comparison with study in Baton Rouge, or in comparison with study at a private college in the United States—they may be surprised at the value of your program.

Work. Do not do your financial planning with the idea that you will find work overseas to help with spending or travel money. Although some of our students do get part-time jobs, that is an atypical and unreliable source of income. High unemployment in some areas and your need to spend time in other ways make work abroad while studying full time an unlikely solution. In many countries it is also illegal for foreigners to take jobs without special permission.

Programs of work abroad for college students do exist, but are usually separate from study abroad. The jobs usually pay little, but provide excellent cultural and travel benefits. The Council on International Educational Exchange, 205 East 42nd Street, New York, NY 10017, has a popular, well-organized work abroad program; we have brochures on it in our office. Also, see the section on internships, below.

Most of our students do work in the States to save money before departure. If you plan an academic year program in Europe or the U.K., you will probably have the advantage of being able to work until late September, before you leave.

College Work-Study (CWS) cannot be used for LSU overseas programs, as we have no jobs for students overseas at the moment.

Internships. A number of excellent internship programs exist to allow students to accomplish study abroad goals. Internships place students in work and other environments for hands-on experiences, for example in banks, government offices, and hospitals, in other cultures. Some provide minimal compensation, others none. At present, LSU offers little or no credit for internships, but the experience could be invaluable, depending on your major and career goals, and might be worth exploring as an option to classroom study abroad.

Scholarships. Scholarships which can be used for study on campus at LSU can also be used for approved overseas study. Recently, LSU students have used such scholarships as the Chancellor's, LSU Alumni Association, and LSU Honor awards. If you have never applied for a scholarship, find out what is available for LSU students by discussing this with a counselor in the Office of Student Aid and Scholarships, Himes Hall.

The Office of Academic Programs Abroad maintains a file of brochures and directories on scholarship support for overseas study programs. Taking the time to go through these listings could lead to unsuspected assistance. Although graduate students will find considerably more sources of support for study abroad, many grants exist for undergraduates, too.

Many civic organizations and ethnic groups also provide scholarship support which does not get publicized and of which LSU may know nothing. Some creative investigation can lead to new avenues of aid. Your library can help you discover some of these groups.

Applications for some scholarships must be done a year or more before the dates of study. Watch for deadlines.

Government Programs. "Financial aid" includes many state and federal sources which can be used in approved overseas programs. These governmental sources of aid have been set up to help students with study beyond high school, and are not specifically for study abroad, although most can be used in credit programs overseas.

At LSU, the amounts available are ordinarily the same as they would be for study on campus in Baton Rouge. In the past, LSU students have used a variety of grants and loans, including Pell Grants, Supplemental Educational Opportunity Grants, Guaranteed Student Loans, PLUS and SLS Loans, and Perkins Loans. Our students have also used Vocational Rehabilitation grants and military educational assistance benefits. At the state level, our students have used T.H. Harris and Regents awards in study abroad programs.

After family and personal sources, students rely on government financial aid programs, especially federal, more than any other type of aid. Awards are based on specific criteria developed for each type of grant or loan. It is important to apply as soon as possible to discover your eligibility and the specific amounts you can get. For study in the fall, applications should be submitted early in the spring before.

LSU's Office of Student Aid can explain the criteria and provide application forms. Large banks also have student loan officers to assist with federally-backed loans they handle.

Applying for Aid

For major sources of support, LSU's Office of Student Aid will supply you with instructions, forms, and deadlines. Naturally, a good deal of paperwork can be expected. In fact, you may have to provide documentation of your financial situation in the form of copies of tax returns, bank statements, and the like, and you may have to give evidence of your academic status. Follow the application requirements to the letter and meet all deadlines so that you can get the help for which you are eligible.

For certain kinds of awards, like Marshall, Rhodes, Fulbright, and DAAD, you should seek advice on the application process from the LSU advisor for the award. These are major grants, many limited to graduate study, and require extraordinary care and advance planning in application. For aid from civic organizations, like Rotary, you may be able to get application assistance locally through club leaders.

Your Responsibilities

To get and maintain financial aid for study abroad is your personal responsibility, and yours alone. In summary, you have these obligations:

- To determine where you would like to study and whether you are eligible for the program(s) you desire.
- To analyze accurately your financial needs.
- To explore a variety of sources of assistance.
- To apply for loans, grants, and scholarships by the deadlines and by providing all required documentation.
- To follow mandatory reporting procedures and repayment schedules.
- To work closely with the Office of Academic Programs Abroad, with the Office of Student Aid and Scholarships, and with other agencies to ensure that your checks are disbursed according to arrangements made before your departure abroad.

LSU ADVISORS ON FINANCIAL AID FOR STUDY ABROAD

Academic Programs Abroad, Pleasant Hall, 388-6801
Contact: Stephen Cooper
Student Aid and Scholarships, Himes Hall, 388-3103
Contact: Kathy Sciacchetano or Beth Nettles
Fulbright and D.A.A.D (Germany) Awards, See Erin Schmidt, International Student Office, 388-5350
Rhodes and Marshall Scholarships, See Bill Seay
Honors and Interdisciplinary Studies, 388-8849

Other LSU Publications on Study Abroad

"Study Abroad with LSU." A general introduction.

"Academic Planning, Concurrent Registration, and Credit Evaluatic for LSU Students in Academic Year or Semester Study Abroad Programs." An essential guide for earning credit and getting financial aid applied for overseas study through LSU.

For copies, contact:
LSU Academic Programs Abroad
365 Pleasant Hall
388-6801.

The next two documents relate to agreements between U.S. and foreign institutions. Establishing a contractual agreement is an important element in the use of federal financial aid for a program sponsored by an institution other than a student's home institution. Government regulations take the position that in such cases the student's home institution is subcontracting out a portion of the student's education. Since the home institution is awarding the degree, that institution is still considered the primary provider of educational services, and thus federal financial aid may be used to cover the costs of a subcontracted semester or year.

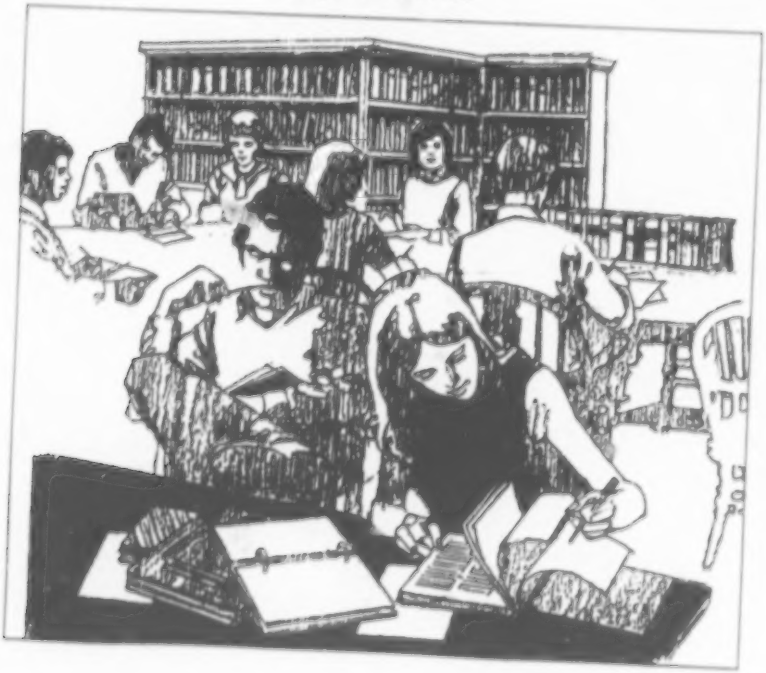
Pages 83–87 contain a section of the *Federal Student Financial Aid Handbook*. It explains what must go into a contractual agreement and serves as regulatory "permission" for the use of federal aid for overseas study.

On pages 88–89 is a general educational exchange contract between a home institution and one abroad. The agreement states that the student will be allowed to enroll in courses abroad, but that the student should be considered a visiting student as he or she will be officially enrolled in the home institution. The agreement stipulates that the home institution be notified of any charges.

United States Department of Education | Office of Student Financial Assistance | 1988-89

The Federal Student Financial Aid Handbook

Chapter Two
General Program Requirements



Prepared by:

Development Section
Division of Training and Dissemination
Office of Student Financial Assistance
U.S. Department of Education
400 Maryland Avenue, S.W.
ROB-3 Room 4051
Washington, D.C. 20202

Discrimination Prohibited

No person in the United States shall, on grounds of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance, or be so treated on the basis of sex under most education programs or activities receiving Federal assistance.

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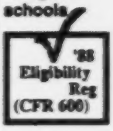
SECTION EIGHT: AGREEMENTS BETWEEN SCHOOLS

Two or more institutions may enter into a contractual or a consortium agreement so that a student can continue to receive OSFA aid while studying at a school other than his or her "home" institution. (The "home" institution is the one that will grant the student's degree or certificate). The eligibility regulations (34 CFR 600.9, April 5, 1988) have made changes to the requirements for agreements between schools, as discussed below.

CONTRACTUAL AGREEMENT

A contractual agreement may be between two or more eligible schools or between eligible and ineligible schools.* Under such an agreement, one school signs a contract to have a portion or all of its educational program provided by another school. Such an agreement may apply to all the OSFA programs.

Contracts between eligible and ineligible schools



An eligible school must give credit to those students in the contracted portion of the program on the same basis as if it provided that portion itself. If the agreement is with an ineligible school, there is a limit on the portion of the program that can be given at the ineligible school. If the eligible and ineligible schools are owned by the same individual, partnership, or corporation, no more than 25% of the educational program can be provided by the ineligible school. If the two schools are separately owned, the ineligible school may provide up to 50% of the educational program. However, if the contracted portion is more than 25% of the program, the eligible school must get written confirmation from its accrediting agency, association, or State agency that the agreement meets its standards for contracting out of educational services.**

---

* By "ineligible school," we mean any school that has not been approved as eligible and certified to participate in the OSFA programs, as described in Section Four.

** The determination must be made by the school's "nationally recognized accrediting agency or association or recognized State agency." §600.9

BEST COPY AVAILABLE

"Contracted portion of an educational program" covers situations ranging from a "junior year abroad" program to a cosmetology training program given wholly by an ineligible cosmetology school under contract with an eligible community college or vocational-technical school. In the traditional academic community, a baccalaureate institution does not jeopardize its eligible programs if no more than one academic year is spent by students at an ineligible institution, such as a foreign institution under the junior year abroad concept. At schools that grant associate degrees, eligible programs are [illegible] spend no more than one semester or one quarter [illegible] at an ineligible school. (Of course, students may [illegible] without jeopardizing the program's eligibility if the school's accrediting agency has approved the contractual agreement.)

The eligible school must send the Division of Eligibility and Certification a copy of the contract if it establishes a program based on a contractual relationship. The eligible school is responsible for maintaining all records necessary to document student eligibility and receipt of aid (See Section Five for records requirements).

CONSORTIUM AGREEMENT

A consortium agreement, which can exist between eligible schools only, can apply to all the OSFA programs. Under this agreement, students may take courses at a school other than the "home" institution (the school where the student expects to receive a degree or certificate) and have those courses count toward the degree or certificate at the home school. For more information on how consortium agreements affect a student's Pell Grant, see Chapter Four, Section Three.

Elements of a consortium agreement

Agreement contents can vary widely and will depend upon the interests of the schools involved and the accrediting agency or State agency standards. However, certain information should be included in all agreements, such as which school will consider the student enrolled, what the student's tuition, fees, and room and board costs are at each school, and what the student's enrollment status will be at each school. The agreement should also include procedures for calculating awards, disbursing aid, monitoring satisfactory progress and other student eligibility requirements, keeping records, and distributing refunds of OSFA program funds. (The school that pays the student is responsible for returning OSFA funds.)

The agreement becomes effective for the payment period in which it is signed; however, it can be retroactive to a previous payment period if the payment period is in the same award year. Thus, if an agreement is signed in the middle of a student's spring semester, he or she can be paid for the entire award year, including the preceding fall semester.

Effective date

DOMESTIC EXCHANGE PROGRAMS

Students usually participate in domestic exchange programs — such as the National Student Exchange — in one of two ways:

1. Through an out-of-State tuition waiver system that allows a student to pay tuition and fees directly to the institution the student is temporarily attending, or

2. By paying tuition and fees at the home institution, while taking courses at another.

Some students have had problems receiving OSFA program funds under the first method, because neither the student's "home" institution nor the institution the student is temporarily attending considers the student enrolled in an eligible program of study. These circumstances have caused otherwise eligible students to be denied financial assistance at both schools. In some cases, either because of school policy or State law, the out-of-State tuition waiver system is the only way students can participate in the exchange program. In these cases, for the purposes of OSFA programs, the school the student is currently attending may determine that the student is enrolled in an eligible program of study and is therefore eligible for OSFA funds.

RESTRICTIONS

The eligibility regulations restrict the use of written agreements to eligible schools that are accredited or pre-accredited by a recognized accrediting agency or association, or are approved by a recognized State agency. (The State agency must be recognized by the Department as a reliable authority on the quality of public postsecondary vocational education in the State, and must be listed in the **Federal Register** in accordance with 34 CFR Part 603.)

'88 Eligibility Reg (CFR 600)

GEORGETOWN UNIVERSITY EDUCATIONAL CONTRACT

Agreement made this _____ day of _____, 198_, by and between GEORGETOWN UNIVERSITY, Washington DC, U.S.A., and _____

_____

_____

Whereas students enrolled at Georgetown University may attend classes at _____ in furtherance of their studies:

NOW THEREFORE it is agreed as follows:

_____ will provide educational coursework to:

_____ who will be in atendance at _____ from _____ until _____.

For U.S. Federal Financial Aid Purposes, the student will be considered enrolled at Georgetown University during his/her period of study at _____. Georgetown University will process financial aid and _____ agrees not to provide financial aid for students registered under this contract.

The student will be considered a visiting student at _____ _____ during this period. Appropriate charges for tuition, fees, room (when provided) and/or board (when provided) shall be levied by _____ and notification sent to Georgetown University.

GEORGETOWN UNIVERSITY EDUCATIONAL CONTRACT

PAGE 2

Georgetown University shall assume full responsibility for Title IV program administration.

For Georgetown University:

NAME: William W. Cressey

TITLE: Director of International Programs

SIGNATURE: _____

DATE: _____

For Host Institution:

INSTITUTION: _____

NAME: _____

TITLE: _____

SIGNATURE: _____

DATE: _____

Following are two general agreements on registration for study abroad. The agreements are signed by the student with his or her study abroad office and/or other university officials.

On page 91 is a sample contract between the student planning overseas study and the home institution. A primary value of this kind of form is to remind the student of obligations before the program begins and once it is underway. The form also provides useful information to various offices on campus and documentation of the student's authorization to be registered at the home campus while abroad.

The form on pages 92–93 represents one university's attempt to see that the student planning study abroad makes careful academic preparation well before departure. The student must secure information on coursework available at the foreign institution, and, because of the signatures required, the student must consult with the usual campus academic advisers to get approval of course choices. While this does not guarantee that the student will get specific credits for the academic work done abroad, it forces important academic counseling prior to departure and provides a basis for evaluating credits once the program abroad is over.

This form is also useful in documenting concurrent or dual registration. That is, it demonstrates that the student has selected coursework acceptable toward a degree program, which helps justify enrolling the student at the home campus during the period of study abroad. The campus financial aid office would probably appreciate this kind of documentation, along with evidence of actual registation at the home campus, in the event of inquiries related to issuing financial aid to students in overseas study programs.

OFFICE OF ACADEMIC PROGRAMS ABROAD
Division of Continuing Education
Pleasant Hall

LSU LOUISIANA STATE UNIVERSITY AND AGRICULTURAL AND MECHANICAL COLLEGE
BATON ROUGE • LOUISIANA • 70803-1522

Telex: 279584 LSU UR
Phone: 504/388-6801

LSU STUDENT AGREEMENT ON REGISTRATION FOR ACADEMIC YEAR STUDY ABROAD

Name_____ Student Number_____

I understand that in order to receive financial aid through LSU during my period of study abroad I must maintain a courseload equivalent to full-time study at LSU, and that I must register concurrently at LSU each semester.

I agree to report immediately any course changes to the Office of Academic Programs Abroad at LSU while enrolled in the overseas program and to give that office my overseas address as soon as possible.

I assume complete responsibility for providing my own health, accident, life, and repatriation insurance, either by purchasing the LSU student policy or with other coverage for my period of study abroad.

INITIAL DESIRED ITEMS:

_____ I authorize Academic Programs Abroad to get my registration packet in the fall semester of my program abroad.

_____ I authorize Academic Programs Abroad to get my registration packet in the spring semester of my program abroad.

LIST ALL TYPES OF STUDENT AID EXPECTED:

_____

_____

Signature_____ Date_____

Baton Rouge Address_____ ZIP_____

Home Address_____

_____ ZIP_____

Telephone: Baton Rouge_____ Home ____/_____

Academic Programs Abroad | PRECIRINARY STUDY ABROAD SCHEDULE | Louisiana State University

STUDENT_____SOCIAL SECURITY NO._____CLASSIFICATION_____
COLLEGE/YEAR/MAJOR

TOTAL HOURS CREDIT AFTER CURRENT SEMESTER_____ TELEPHONE_____

HOST INSTITUTION_____LOCATION_____PROPOSED DATES OF ATTENDANCE_____

PROGRAM_____L.S.U. LIAISON OFFICE_____

PROPOSED COURSEWORK

THIS SIDE TO BE COMPLETED BY THE STUDENT

THIS SIDE FOR USE BY LSU ADMISSIONS OFFICE

HOST INSTITUTION COURSES					L.S.U. EVALUATION			
DEPT.	COURSE NO.	COURSE TITLE	CREDIT HRS.	COURSE TYPE	COURSE DEPT.	COURSE NO.	SEM.HRS.	APPROVAL FOR DEGREE CREDIT

COMMENTS:

TOTAL COURSELOAD (PROBABLE SEMESTER HOURS)_____DEPARTMENTAL ADVISER'S APPROVAL_____DATE_____
DEAN'S APPROVAL_____DATE_____OFFICE OF ADMISSIONS APPROVAL_____DATE_____

INSTRUCTIONS TO STUDENT: COMPLETE THIS FORM WITH ASSISTANCE FROM ACADEMIC PROGRAMS ABROAD. ATTACH COPIES OF RELEVANT COURSE OUTLINES, CATALOG DESCRIPTIONS, READING LISTS, ETC., FOR EACH COURSE. TAKE MATERIALS AND FORM TO (1) ADMISSIONS, (2) DEPARTMENTAL ADVISER, (3) DEAN'S OFFICE, AND (4) BACK TO ADMISSIONS. PRELIMINARY EVALUATION AND SIGNATURES DO NOT GUARANTEE CREDIT WILL BE EARNED; YOU MUST SECURE TRANSCRIPTS AND OTHER DOCUMENTATION UPON COMPLETION OF YOUR PERIOD OF STUDY OVERSEAS FOR FINAL EVALUATION BY THE OFFICE OF ADMISSIONS. WHILE OVERSEAS, REPORT ANY AND ALL CHANGES IN THIS LIST IMMEDIATELY TO ACADEMIC PROGRAMS ABROAD, L.S.U.

PRELIMINARY STUDY ABROAD SCHEDULE

INSTRUCTIONS FOR COMPLETING FORMS

1. You must have descriptions of the courses you wish to take before filling out the forms.

2. Complete these forms in our office. We will make copies.

3. Fill out both forms.

4. Leave blank the LSU Evaluation section.

5. List all courses you wish to take; you may want to list more than you can take so as to get prior approval in case one of your first selections is unavailable or you have a scheduling conflict.

   List all courses you want for the entire year abroad.

6. When you finish, let us make copies for you and for our files before you go to get signatures.

INSTRUCTIONS FOR SECURING APPROVALS

1. Take the original of the preliminary schedule and other form and your course descriptions to (a) your major (departmental) adviser and (b) your college counselor (dean's office) for approval.

   Do not leave the materials at either of these two places and expect your forms to be forwarded for you; you must take them from one place to the next.

2. If either of these advisers requires more information on the coursework you wish to do abroad, try to satisfy the request as soon as possible.

3. After getting departmental and college approvals, take all materials to Ms. Inge Jordahn, Office of Admissions, Thomas Boyd Hall. She will complete the process and send copies of the signed form to you or to our office, or both.

Note: **We must have the copy with all signatures before you can register.** Therefore, you may want to monitor the process and check with our office before registration time to make sure we got a copy of the completed, signed form from Admissions.

The following forms deal with the exchange of financial information between home and foreign institutions and cost breakdowns to be approved by students and university officials.

The form on page 95 is to be signed and completed partly by the student studying abroad and partly by the foreign school's director of financial aid. At the top of the form, the student requests that the foreign institution's financial aid office send information on the costs of his or her education to the student's home financial aid office. At the bottom of the form, the foreign school's director of financial aid provides the requested information.

The form on page 96 gives a breakdown of study abroad costs. It is issued by the study abroad coordinator in the study abroad office and indicates the financial aid the student will need. Program costs should be calculated by both the student and the study abroad coordinator, and the form should be signed by both for official approval. The form also requests the following information: student's name, social security number, address, and the name of the program in which the student will be enrolled and time period of the program.

On page 97 is a financial aid approval form for study abroad. It gives an estimated cost breakdown for study abroad. It also indicates what type of financial aid will be applied toward covering costs, how much, and what the procedures for crediting the aid will be. This form is approved by the study abroad office.

The form on pages 98–99 is a financial aid statement, issued by the study abroad office, that gives an entire financial picture. The student needs to understand and then sign the form in approval and agreement with the following: payment schedule, method of payment, sources of payment (including financial aid sources), and the rules and regulations the student must abide by as a participant in the financial arrangement.

VISITING STUDENT REQUEST FOR TRANSFER OF INFORMATION TO HOME CAMPUS FINANCIAL AID DIRECTOR FOR FINANCIAL AID

(Turn this form in to financial aid office at the campus you are visiting)

TO BE COMPLETED BY STUDENT:

I hereby request that information regarding my enrollment and costs of education for the _____ Session, which commences on _____
Period of Attendance
and ends on _____, be sent to the Financial Aid Director at home campus,
_____.
Name of Institution

SIGNED BY STUDENT: _____

TYPED NAME: _____

SOC. SEC. NO.: _____

DATE: _____

TO BE COMPLETED BY VISITING CAMPUS DIRECTOR OF FINANCIAL AID:

This is to certify that as of this date, _____
Name of Student
has enrolled for _____ credits for the session indicated above as a visiting student (guest matriculant). The student's costs for this session are calculated as follows:

Tuition and Fees	$ _____
Books	_____
Room and Board	_____
Personal	_____
Regular Transportation	_____
Special Expense	_____
(Explain: _____ _____)	
TOTAL	$ _____

SIGNED BY FINANCIAL AID DIRECTOR AT VISITING CAMPUS:

SIGNATURE: _____

TYPED NAME: _____

DATE: _____

THE CITY UNIVERSITY
OF NEW YORK

SUNNYSIDE CAMPUS
715 OCEAN TERRACE
STATEN ISLAND, NEW YORK 10301

FINANCIAL AID/CENTER FOR INTERNATIONAL SERVICE

STUDENT'S NAME: _____
Please Print

STUDENT'S SS NO: _____

STUDENT'S ADDRESS: _____

_____

_____

This student will be enrolled in _____
Name of Program

from _____ to _____.

PROGRAM COSTS:

CSI Tuition _____
CSI Fees _____
Overseas Univ. Tuition _____
Overseas Univ. Fees _____
Room _____
Board _____
Airfare _____
Books _____
Personal _____
Other (Please specify) _____
_____

_____ _____
Student's Signature CCIS Coordinator's Signature

- -

NOTE:

This form is to be completed jointly by the student and the Center for International Services (St. George Campus 1-701). This completed form, along with all other required documentation, is to be submitted with your CSAF to the Office of Student Financial Assistance (Sunnyside Campus C-132).

ST. GEORGE CAMPUS 130 STUYVESANT PLACE STATEN ISLAND, NEW YORK 10301

MICHIGAN STATE UNIVERSITY — EAST LANSING, MICHIGAN 48824-1035

Office of Overseas Study — 108 Center for International Programs

F I N A N C I A L--A I D--A P P R O V A L--F O R M (FAAF)

Regular Financial Aid _____ G.S.L. _____

NOTE: This form represents an estimate of costs for the program listed below. The student should be aware that program fees are subject to change. The figure used for "spending money" represents the amount permitted by the Office of Financial Aids and is the equivalent of spending money for a comparable period of study on campus.

DATE: _____ Soc. Sec #_____

NAME: _____ STUDENT NUMBER: _____
(LAST) (FIRST) (M.I.)

PROGRAM: _____ DATES INCLUSIVE From _____ To _____

ON___ or OFF___ CAMPUS FEES

FUNDS NEEDED FOR:

TUITION_____ ADMINISTRATIVE FEES _____ ROOM _____

FIELD TRIPS _____ ESTIMATED AIRFARE _____ FOOD_____

SPENDING MONEY _____ OTHER _____ TOTAL _____

Signature (Office of Overseas Study)

TYPE OF AID	AMOUNT	PROCEDURES	STATION SIGNATURE
Stafford Student Loan		Eligibility for _____ (loan period) processed and sent to _____ on _____.	
		Will be credited to your overseas account	
		Will be credited to your overseas account	
		Will be credited to your overseas account	
PERKINS LOAN		See special instructions attached to promissory note.	

FOR OFFICE USE ONLY:

All F.A.A.F.'s are to be returned to O.O.S.

FINANCIAL STATEMENT

Name_____ Student #_____

Program_____ Quarter(s)_____

---------- Payment Schedule ----------

Total Program Cost _____

Application Fee _____

Deposit on Acceptance _____

Balance Due:

Date_____ _____

Date_____ _____

Date_____ _____

---------- Method of Payment ----------

[] You will be billed directly by and pay directly to the Following Agent: _____

[] You will be billed through the Western Washington University Student Accounts system.

PLEASE NOTE THAT YOU ARE RESPONSIBLE FOR MAKING PAYMENTS TO THE WWU CASHIER ON OR BEFORE THE DUE DATES STATED ABOVE, WHETHER OR NOT YOU HAVE RECEIVED A COURTESY BILL FROM THE STUDENT ACCOUNTS SYSTEM.

List amounts to be paid by personal funds _____

by family funds _____

by financial aid _____

I HEREBY CERTIFY THAT I UNDERSTAND THE FINANCIAL ARRANGEMENTS AND RESPONSIBILITIES STATED ABOVE AND AGREE TO MAKE FULL PAYMENT AS INDICATED:

Signature_____ Date_____

If all or part of payment is to be made by parent or guardian, name, signature, and billing address is required:

Signature_____ Date_____

Name_____ Phone (___)_____

Address_____

City_____ State_____Zip_____

WESTERN WASHINGTON UNIVERSITY
FOREIGN STUDY OFFICE
Old Main 530D (206) 676-3298

STATEMENT OF PARTICIPANT RESPONSIBILITIES

I, the undersigned, understand and agree to abide by the conditions stated below and on the reverse page of this document, concerning my enrollment and participation in the Foreign Study Program or Exchange sponsored by Western Washington University. This agreement covers all quarters previously applied for, as well as future quarters during the following academic year, should I extend my enrollment in the Program or Exchange.

1. I have been informed about the financial arrangements for this Program or Exchange, and agree to make payments as arranged with the Foreign Study Office or the Program Agent, on or before the due dates for these payments.

2. I understand that, should I not make payments as agreed, my account will be subject to standard collection procedures, including placement with a commercial collection agency and assessment of reasonable collection costs which will be added to my account. Failure to make payments when due will result in a hold on my academic records and subsequent registration.

3. Should I decide to cancel my enrollment for any quarter for which I have applied, I must immediately notify the Foreign Study Office at WWU in writing.

ITEMS 4 THROUGH 7 RELATE ONLY TO STUDENTS WHO HAVE APPLIED FOR, ARE PLANNING TO APPLY FOR, OR HAVE BEEN AWARDED ANY FORM OF FINANCIAL AID, INCLUDING GUARANTEED STUDENT LOANS OR ALASKA STATE LOANS.

I further understand that if I have applied for or been awarded any form of financial aid through Western Washington University, I will abide by the following conditions:

4. I hereby authorize Western Washington University to credit the proceeds of my financial aid directly to any outstanding bills I may have for program fees. [Note that Guaranteed Student Loans cannot be applied directly to these charges]. If I anticipate receiving a Guaranteed Student Loan, I will discuss disbursement arrangements with the Foreign Study Office and the Student Accounts Office.

5. I also authorize the Office of Student Financial Resources to release information regarding my financial aid status and award to the Foreign Study Office and the Agent for the program in which I am enrolled.

6. I understand my obligation to contact the Office of Student Financial Resources in the event that: a) my award includes College Work Study, State Work Study, or a waiver of tuition; b) I wish to apply for a Guaranteed Student Loan to cover all or part of the cost of study abroad; c) I cancel my participation in the program or exchange at any time.

7. I have read the Financial Aid Satisfactory Progress Policy and understand the necessity of maintaining my academic status as defined in that document.

8. I understand that it is my responsibility to contact the Student Accounts Office to sign all necessary documents related to my financial aid, and, when applicable, to arrange for the disbursement of the proceeds of my financial aid, prior to my departure.

I HEREBY ACCEPT THE CONDITIONS OF PARTICIPATION IN THE FOREIGN STUDY PROGRAM IN WHICH I AM ENROLLED THROUGH WESTERN WASHINGTON UNIVERSITY. AS EXPLAINED IN THIS DOCUMENT, AND ACKNOWLEDGE RECEIPT OF A COPY OF THIS STATEMENT OF PARTICIPANT RESPONSIBILITIES.

(signed)_____ (date)_____

STUDENT ACCOUNTS OFFICE
Old Main 245 (206) 676-2865

OFFICE OF STUDENT FINANCIAL RESOURCES
Old Main 260 (206) 676-3470

Bibliography

American Collegiate Service. *Scholarships Fellowships & Grants for Programs Abroad*. Houston: American Collegiate Service, 1989.

Well-indexed directory of financial aid opportunities for study in over 120 countries. Provides not only information on award sources, but on host countries as well. Order from American Collegiate Service, P.O. Box 442008, Houston, TX 77244.

Burns, Ruth Ketchum, ed. *The NASFAA Encyclopedia of Student Financial Aid*. Washington, D.C.: National Association of Student Financial Aid Administrators, 1988.

Most financial aid offices will have this book, which describes and defines the current legislation and regulations governing federal financial aid programs. A subscription provides the latest edition plus periodic updates. Order from the National Association of Student Financial Aid Administrators, 1920 L St., NW, Suite 200, Washington, DC 20036.

Cantrell, Karen, and Denise Wallen, eds. *Funding for Research, Study, and Travel: Latin America and the Caribbean*. Phoenix: Oryx Press, 1987.

Designed to help find funding for research, study, and travel in Latin America and the Caribbean, this book lists opportunities primarily for graduate and postgraduate activities. Order from Oryx Press, 2214 North Central at Encanto, Phoenix, AZ 85004-1483.

Cassidy, Daniel J. *The International Scholarship Book*. West Nyack, N.Y.: Prentice-Hall, Inc., 1988.

Information on over 1,000 scholarships for graduate and undergraduate study abroad in all major fields of study. Order from Prentice-Hall, Inc., West Nyack Distribution Center, P.O. Box 515, West Nyack, NY 10994.

Cohen, Marjorie A. *Work, Study, Travel Abroad: Whole World Handbook, 1988–89*. 9th ed. New York: St. Martin's Press, 1987.

E.P. Dutton. *The Student Guide to Fellowships and Internships*. New York: E.P. Dutton, 1980.

The Foundation Center. *Foundation Grants to Individuals*. 6th ed. New York: The Foundation Center, 1988.

Grants for travel or study abroad and for research in the arts, sciences, social sciences, or humanities at the graduate or postgraduate level. Order from the Foundation Center, 79 Fifth Ave.. New York, NY 10003.

Gelhar, James N., and Shao-Jun Wu. *Fellowships, Scholarships, and Related Opportunities in International Education*. Knoxville, Tenn.: University of Tennessee-Knoxville, 1989.

Primarily a listing of graduate and postgraduate opportunities, this publication includes some listings for undergraduates. Order from Center for International Education, 201 Alumni Hall, Knoxville, TN 37996-0621.

German Academic Exchange. *Grants for Study and Research in the Federal Republic of Germany*. New York: German Academic Exchange (DAAD), annual.

Primarily aimed at graduate students, this booklet lists scholarships available for students at West German institutions. Single copies free. Order from DAAD, 950 Third Ave., New York, NY 10022.

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This booklet describes the requirements for applying for Fulbright grants at the graduate level. Single copies are free. Order from IIE Books, 809 United Nations Plaza, New York, NY 10017.

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A listing of pre-college scholarship opportunities in over 80 countries. Order from Intravco Press, 211 East 43rd St., New York, NY 10017.

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A general look at financial aid at the graduate level, including information on how to obtain grants for study overseas. Order from Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543-2123.

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A listing of international courses in the Netherlands that includes information on available fellowships and scholarships. Order from NUFFIC, Badhuisweg 251, P.O. Box 90734, 2509LS The Hague, The Netherlands.

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Office of International Programs. *Directory of Financial Aids for International Activities*. 4th ed. Minneapolis: University of Minnesota, 1985.

A primary reference source for graduate and postgraduate scholarships and fellowships, this book also contains some opportunities for undergraduate students. Order from Office of International Programs, 201 Nolte West, 315 Pillsbury Dr. SE, Minneapolis, MN 55455.

Peterson's Guides. *Financial Resources for International Study: A Definitive Guide to Organizations Offering Awards for Overseas Study*. Princeton: Peterson's Guides, 1989.

A new publication listing 630 awards for U.S. nationals at the undergraduate, graduate, postgraduate, and professional levels. Awards were researched by the Institute of International Education and Peterson's Guides. Order from Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543-2123.

Roberts, Jeffrey E., Charles A. Gliozzo, and John D. Shingleton, eds. *Directory of International Internships*. East Lansing, Mich.: Office of Overseas Study, the Office of International Students and Scholars Placement Services, Michigan State University, 1987.

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While not primarily a study abroad reference, this publication does list many grants and scholarships that can be used overseas and has listings from organizations in many countries. Order from Reference Service Press, 10 Twin Dolphin Dr., Suite B-308, Redwood City, CA 94065.

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This book offers the same listings for women as those discussed above for minorities. Order from Reference Service Press, 10 Twin Dolphin Dr., Suite B-308, Redwood City, CA 94065.

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Information about study and research programs for students of Middle Eastern politics, history, language, archeology, and culture, including sources of financial assistance. Order from AMIDEAST, 1100 17th St., NW, Washington, DC 20036.

Social Science Research Council. *Social Science Research Council Fellowships and Grants*. New York: SSRC, annual.

International fellowships and grants for graduate and postgraduate research in the social sciences. Single copies free. Order from Social Science Research Council, 605 Third Ave., New York, NY 10158.

Superintendent of Documents. *A Compilation of Federal Education Laws: Volume III—Higher Education, As Amended Through December 31, 1988*. Washington, D.C.: U.S. Government Printing Office, 1989.

There are many laws and amendments that make up the Higher Education Act of 1965 and its subsequent reauthorizations This publication is the latest compilation of these laws. It was prepared for the House Committee on Education and Labor in preparation for the 1990 reauthorization hearings. It contains the applicable statutes that apply to Title IV student assistance. Order from Superintendent of Documents, Congressional Sales Office, U.S. Government Printing Office, Washington, DC 20402; order number 96-331.

United Nations Educational, Scientific, and Cultural Organization. *Study Abroad XXV, 1989–91*. Yarmouth, Maine: Intercultural Press, 1989.

Includes a listing of international scholarship opportunities in over 120 countries. Order from Intercultural Press, P.O. Box 700, Yarmouth, ME 04096.

U.S. Department of Education. *The Student Guide: Grants, Loans, and Work-Study 1989–90*. Washington, D.C.: U.S. Government Printing Office, annual.

This booklet is published annually and is made available to students via campus financial aid offices. It explains such things as eligibility requirements, the difference between grants, loans, and work-study, and other information students as consumers should know about. It is free to institutions and to students; order from the Department of Education, P.O. Box 44, Washington, DC 20044.

U.S. Department of Education. Office of Student Financial Assistance. *The Federal Student Financial Aid Handbook*. Washington, D.C.: U.S. Department of Education, annual.

This handbook is the explanation by the Department of Education of prevailing laws and regulations governing federal financial aid. Where the *Student Guide* is aimed at students and parents, this publication explains the law to financial aid administrators. Copies are available free from the Department of Education, P.O. Box 44, Washington, DC 20044.

Vescovi, Fina Bria, ed. *Fellowship Guide to Western Europe*. 7th ed. New York: Council for European Studies, Columbia University, 1989.

Funds for travel and study in Europe for students of European society. Order from Council for European Studies, Box 44 Schermerhorn, Columbia University, New York, NY 10027.

Wallen, Denise, and Karen Cantrell. *Funding for Research, Study and Travel: The People's Republic of China*. Phoenix: Oryx Press, 1987.

Some 300 programs that support study, research, and travel in the PRC, primarily for graduate and postgraduate work, are listed. Order from Oryx Press, 2214 North Central and Encanto, Phoenix, AZ 85004-1483.

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A major deterrent for students seeking to study abroad is the higher cost, whether real or perceived, that it entails. Supporters of study abroad should join forces to see that students and their advisers are fully informed about the possibilities of receiving financial aid while studying abroad.

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